

LOW AND MODERATE INCOME HOUSING PLAN



TOWN OF SMITHFIELD RHODE ISLAND

ADOPTED
APRIL 26, 2005

APPROVED
MAY 2, 2005

Prepared by:

Kleinschmidt
Energy & Water Resource Consultants

and

*Anthony W. Lachowicz
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1.0 PURPOSE OF THE LOW AND MODERATE HOUSING PLAN

In June 1992, the Town adopted a new Comprehensive Plan as required by the Rhode Island Comprehensive Planning and Land Use Regulation Act (RI General Laws, Title 45, Chapter 22.2). As required by the Act, a Housing Element was incorporated into the Plan that addressed existing and forecasted housing needs in the Town. The 1992 Plan contained the following Vision and three principal goals:

The vision for housing in the future of Smithfield is to plan for future development to provide that housing can be afforded by the median income family of Smithfield spending not more than 30 percent of their annual income for housing. The Town should cultivate an understanding of the direction the Town should go in the future, recognizing the availability of utilities, Town facilities and transportation.

Goal H-1: To maximize the quality, accessibility, variety of residential structures and neighborhoods.

Goal H-2: To promote a safe, sanitary and well-constructed housing stock through new construction and renovation of existing structures.

Goal H-3: To encourage a safe and desirable neighborhood atmosphere.

The vision statement and goals listed above emphasized the Town's commitment to providing low and moderate housing in a balanced manner that was compatible with the long-range growth policies set forth in other elements of the Plan.

Since the adoption of the Comprehensive Plan by the Town Council in 1992, Smithfield has undergone significant changes. According to the US Census, the population of the Town grew from 19,163 in 1990, to 20,613 in 2000, an increase of 7.6 percent. In July 2004, the Rhode Island Housing and Mortgage Finance Corporation ("Rhode Island Housing") reported that the Town had 7,354 year-round housing units¹ for a population now estimated to be at 21,138.² In its July 2004 tabulation of housing stock, RI Housing reported that 321 units—or 4.36 percent—are subsidized and therefore can be classified as "low and moderate" under the statutory definition.³

Most importantly, the characteristics of the Town's housing stock have changed so as to make it more difficult for residents to afford to purchase or rent housing in the Town. The purpose of this Plan is to examine the Town's housing policies, to determine how housing affordability has changed over the past decade, and to identify and develop strategies that the Town can follow to meet the housing needs of the future. Toward this

¹ Low and Moderate Income Housing by Community, Rhode Island Housing, July 2004.

² Housing Data Base, Report No. 106, Statewide Planning Program, July 2003.

³ Rhode Island Housing, December 2003.

end, this Plan identifies specific steps that the Town can take to increase the supply of Low and Moderate Housing and identify resources to be used in this regard.

On February 24, 2004, the Smithfield Town Council amended this Comprehensive Plan to adopt this Low and Moderate Housing Plan dated January 2004. The Planning Board also adopted these amendments on January 26, 2004. As provided by the RI Comprehensive Planning and Land Use Regulation Act, the Statewide Planning Program undertook a review of this plan and returned it to the Town on June 10, 2004 with recommendations for further amendments. This revised plan was adopted as amended by the Town Council on August 10, 2004 and *also* by the Planning Board on August 10, 2004. In September of 2004, Statewide Planning again reviewed the Town of Smithfield's proposed amendments and returned it on September 10, 2004 with recommendations for further revisions. Thereafter, the Town of Smithfield collaborated with the State to revise the Plan. This revised version, adopted by the Town on April 19, 2005, includes these most recent recommendations.

2.0 THE PLANNING CONTEXT FOR LOW AND MODERATE HOUSING

As stated above, the Town of Smithfield Comprehensive Plan was adopted by the Town Council in June 1992 and was approved by Statewide Planning on April 24, 2001. Certification of the Plan is effective for a five-year period ending on April 23, 2006. The Rhode Island Comprehensive Planning and Land Use Regulation Act (RI General Laws, Title 45, Chapter 22.2) establishes a series of goals to provide overall direction and consistency for state and municipal agencies in the comprehensive planning process established in the Act. With regard to housing, the Act provides the following goal:

“To promote a balance of housing choices, for all income levels and age groups, and which recognizes the affordability of housing as the responsibility of each municipality and the state.”

2.1 Consistency with the State Guide Plan

A major objective of the Act and one of the principal areas of state review and acceptance is the achievement of consistency with the State Guide Plan. The Act states that local comprehensive plans must be consistent with the State Guide Plan. By maintaining state approval of its comprehensive Plan, the Town strengthens the validity of its zoning ordinance, its subdivision and land development regulations, and its land use decisions. Not only must local zoning and land use decisions be consistent with the comprehensive plan, the actions of state agencies are required to take the local plan into consideration. The Act further states: “Once a municipality’s comprehensive plan is approved [by the state], programs and projects of state agencies, excluding the State Guide Plan...shall conform to that plan.”⁴

The State Guide Plan is composed of several sections, or elements. The State Housing Plan (Element 421) makes recommendation for housing in Rhode Island, which the Smithfield plan must take into consideration. One of the principal goals of the State Housing plan is to encourage the production of low and moderate housing.

2.1.1 Goal 1-1-5 Affordability

Goal 1-1-5 encourages every municipality to provide an adequate number of low and moderate housing units for low-income citizens, those with severe cost burdens and those with special needs.

⁴ Rhode Island General Laws, 45-22.2-10(e)

As described in the State Guide Plan Overview⁵, the housing policies of the State of Rhode Island are:

1. Population and Diversity: to use the most reliable population and housing statistics available to periodically establish and update state housing proposals; promote diversity of housing types and affordability; and help different racial, ethnic, and special population groups find suitable housing.
2. Housing Code Enforcement: promote the updating and enforcement of the various housing codes and ordinances within the state.
3. Stabilizing and Protecting Existing Areas: help protect historic as well as other essential aspects of neighborhoods that provide identity and character; help residents from being displaced; and promote ground water protection, watershed management, and flooding abatement.
4. Improved Usage of Existing Structures: support the best use and maintenance of existing housing stock.
5. Optimum Locations for New Housing Units: encourage new housing construction as warranted, in proximity to planned or existing infrastructure; and support the expansion of neighborhoods relative to a closer relationship with local and regional needs.
6. Affordable Housing and New Housing Concepts: study, develop, and support improved methods, techniques, legal remedies, and institutional structures for producing low/moderate income affordable housing; and encourage improved planning of neighborhood development, growth management, affordable housing financing, and housing maintenance programs.

The State Housing Plan⁶ does not contain a list of specific actions to which local communities are required to conform. The Plan instead provides several Strategies and Recommendations that both state agencies and local communities are urged to consider in

⁵ State Guide Plan Overview, Statewide Planning Program, p. 421.2.

⁶ State Housing Plan, State Guide Plan Element 421, RI Statewide Planning Program, March 2000, p. 5.10.

their activities and plans that affect the provision of housing. The recommendations on housing affordability are provided below:

**Summary of Strategies and Recommendations for Housing Affordability
State Housing Plan 2000**

1. The State should provide monetary incentives and/or technical support for courses and training for elected local community officials, and planning and zoning administrators regarding affordable housing and responsibilities in meeting mandated state housing objectives. Such training can demonstrate that affordable housing can be attractive and serve as an asset to the host community.
2. The Rhode Island Housing and Mortgage Finance Corporation should encourage the establishment of non-profit housing cooperatives (either single or multi-family housing units) for low and moderate-income households. Housing cooperatives impart a sense of ownership and can serve households that would otherwise lack the means to purchase housing.
3. Communities should consider appropriate zoning changes to allow smaller residential lot sizes as infill for “built-up” areas where there are adequate public utilities and services.
4. Communities should encourage increased residential construction and conversion of existing units for cooperatives, condominiums, and attached housing, when such units will serve low-income households.
5. Communities should make wider use of planned unit and cluster developments to increase affordability where appropriate.
6. Entitlement communities under the Community Development Block Grant Program should make vacant “building” and “lot” homesteading programs an affordable housing initiative.
7. The RI Housing Resources Commission should sponsor periodic statewide housing conferences and workshops to promote information sharing on such topics as state housing program policies, and innovative ways to lower housing costs to stimulate action to resolve housing need issues. Such conferences should target the financial community, providers, developers and key public officials.
8. Communities should be encouraged to earmark an adequate amount of land for the construction of multi-family housing; especially those towns and cities that do not currently meet the 10 percent low-moderate income housing goal as established by the RI Low and Moderate Income Housing Act (RIGL 45-53).

Source: State Housing Plan, State Guide Plan Element 421, March 2000

2.1.2 The Low and Moderate Income Housing Act

Low and Moderate Income Housing Act (R.I. General Laws, 45-53) was enacted in 1991 to address the need for cities and towns in the state to provide opportunities for the establishment of low and moderate income housing which is subsidized by the federal or state government. The Act establishes a ten percent minimum threshold for such subsidized housing in each city and town, including Smithfield⁷. As of the July 2004, Rhode Island Housing reported that 4.36 percent of the housing units in Smithfield were subsidized and could be considered “affordable” to persons of low and moderate income. At that time, there

⁷ The Act also provides that urban municipalities having at least 5,000 occupied rental units and where those units comprise 25 percent or more of all housing units, the requirement is that at least 15 percent of the rental units must be affordable to persons of low and moderate income. As of January 2004, the following communities fell into this category: Cranston, North Providence, Pawtucket, Warwick and West Warwick.

were 29 communities (out of a total of 39 municipalities) in the state that did not meet the minimum ten percent requirement.

The Act, along with several companion statutes, were substantially amended in 2004 to provide for the provision of safe and affordable housing in accordance with a 5-year strategic plan for housing, to be prepared by a newly-created Rhode Island Housing Resources Commission. This Plan must be prepared by July 1, 2006. Until that time, communities must prepare the housing element of their Comprehensive Plans in accordance with current guidelines adopted by the State Planning Council (see below).

Communities such as Smithfield that do not meet the ten percent requirement are subject to what is described in the Act as the “Comprehensive Permit Procedure.” A comprehensive permit is defined as “...a single application for a comprehensive permit to build that [low and moderate] housing in lieu of separate applications to the applicable local boards...”⁸ This procedure allows a developer of such housing to apply to the local Zoning Board of Review for a permit to build affordable housing under a “streamlined” procedure designed to greatly reduce the time normally required to obtain development permits. The Act also allows a development to request exceptions to local requirements and regulations normally applied to similar developments. These “exceptions” might greatly increase the density and intensity of a proposed project. During 2003-2004, for example, five separate applications were submitted to the Smithfield Zoning Board for comprehensive permits to construct a total of 1,006 housing units (of which 219 were affordable) at a net density of nearly 12 units per developable acre. The zoning regulations in effect at that time permitted a maximum density of two units per acre in the Town’s principal multifamily zoning district (R-20M).⁹

In February 2004, the General Assembly enacted a moratorium on for-profit developers using the Comprehensive Permit Procedures contained in the Act.¹⁰ All current applications on file with a local community are subject to review and appeal procedures specified in the new 2004 general revisions. The moratorium also provided that local communities must prepare by December 31, 2004 a comprehensive plan housing element for low and moderate income housing as specified by the Act. If the plan is submitted and

⁸ R.I.G.L. 45-53-4.

⁹ The Zoning Board has yet to rule on any of these applicants.

¹⁰ R.I.G.L. 45-53-4, as amended February 13, 2004.

approved, new or pending comprehensive permit applications must conform to the community's approved housing plan.

The Act prescribes standards and procedures for the Zoning Board to follow in its review of comprehensive permit applications. Where an application is denied, or is granted with conditions and requirements that make the project infeasible, the applicant may appeal to the State Housing Appeals Board (SHAB), which has the authority to overturn a denial or otherwise unfavorable decision made by the local Zoning Board.

The Act also allows the SHAB to promulgate its own rules and regulations in hearing petitions filed for review. Under the regulations, the minimum percentage of such units required in order to be eligible to file for a comprehensive permit from the town is twenty (20) percent of the total number of units. The intent of this provision in the regulations apparently was to encourage a mixture of housing types and occupants. It may also permit developers of low and moderate income units to be created via cross subsidization from market rate units. Finally, under an amendment to the Act made by the General Assembly in 2002, private developers were granted expanded authority to file applications. Previously, applications under the Act could only be filed by public agencies, nonprofit organizations, limited equity housing cooperatives and private developers of *rental* projects. As stated previously, in the case of Smithfield, these recent amendments resulted in applications being filed for 787 market-rate housing units out of a total of 1,006 units in 2003 - 2004. Under these circumstances, the Town must address the impacts generated from not only the affordable units, but the *non-affordable* units as well.

2.1.3 Affordable Housing Plans

In order to address the requirements of the Low and Moderate Income Housing Act, communities have the option of adopting an “affordable housing plan, “, which is also referred to as a “low and moderate income housing plan.” Such a plan addresses the specific requirements of the Low and Moderate Income Housing Act with respect to affordability issues, but does not necessarily require the updating of the entire comprehensive plan, or its housing element. Such an low and moderate income housing plan must, however be consistent with other provisions of the housing element and with other elements of the comprehensive plan which affect housing. Local communities which prepare and adopt low and moderate income housing plans must submit them to the Rhode Island Statewide Planning Program for review and approval in the same manner as prescribed for review and approval of

local comprehensive plans. The Act also contains a provision that allows a community to apply local zoning and land use regulations where it has adopted a plan to achieve the ten percent low and moderate income housing required by the Act.

(ii) The city or town has promulgated zoning or land use ordinances, requirements, and regulations to implement a comprehensive plan which has been adopted and approved pursuant to chapters 22.2 and 22.3 of this title, and the housing element of the comprehensive plan provides for low and moderate income housing in excess of either ten percent (10%) of the housing units or fifteen percent (15%) of the occupied rental housing units as provided in subdivision (2) (i). (emphasis added)¹¹

Low and moderate income housing plans must, however, identify specific steps that the municipality will take to increase the supply of low and moderate income housing and identify resources to be used in this regard.

The Rhode Island Statewide Planning Program, in conjunction with Rhode Island Housing, has issued guidelines that identify these specific steps as follows:

- Identifies the number of affordable units needed to achieve the applicable threshold requirement for low and moderate housing as quantified in the most recent “Low and Moderate Income Housing by Community” tabulation published by RIHMFC by type and tenure consistent with the consolidated plan.
- Identifies specific strategies to attain the threshold over a reasonable period of time, taking into consideration anticipated residential growth based on building permit activity and build-out estimates. The number and type of low and moderate income units (e.g. family, elderly, special needs) produced by these strategies must be in proportion to the unmet local and state housing needs identified in the housing element and consistent with the consolidated plan.
- Provide quantitative estimates of how each strategy will contribute to attainment of the threshold and the timeframe for implementation of each.

¹¹ R.I.G.L. 45-53-3 (ii)

This implementation schedule must demonstrate commitment to short-term actions (six months to a year) and project out to the initial minimum five-year implementation program for the element and any subsequent implementation programs of the housing element and comprehensive plan.

- Identifies responsible parties and partners for each implementation strategy and identifies resources that will be tapped to achieve them.
- For land management density strategies such as inclusionary zoning and/or density bonuses, demonstrates that the number of low and moderate income units projected to be produced are consistent with build-out estimates, geographic building constraints (e.g. wetlands, ledge, flood plains), and infrastructure and services planned for targeted areas.
- For redevelopment and/or reuse of existing buildings, identifies specific buildings and/or areas and estimate the number of low and moderate income units projected for each.¹²

This Low and Moderate Income Housing Plan for the Town of Smithfield is prepared in conformity with the applicable requirements provided by state law and with the applicable rules, regulations and guidelines adopted pursuant thereto, as provided above. This Plan outlines the future actions that will be taken by the Town to address the need for affordability of housing for present and future generations.

¹²Handbook on the Local Comprehensive Plan (Handbook 16), Statewide Planning Program, June 1989, update 2003.

3.0 REVIEW OF TOWN HOUSING POLICY

The 1992 Comprehensive Community Plan provided a detailed examination of the affordability of housing in the Town. At that time, it was found that while an affordability gap existed, it was one of the smallest among the 39 communities in the State. In 1989, Smithfield's median single family house price was approximately \$135,050. In that year, the income needed to purchase the average priced home was \$53,270, or 25.2% above the median household income of \$42,543.

Over the following decade, the housing affordability gap in Smithfield decreased as household income increases out-paced increases in housing prices. In 2000, the average sale price of a single family house was \$190,628.¹³ According to the 2000 U.S. Census, the Town of Smithfield's median household income was \$55,621 - a 22.7% increase from the 1990. The income needed to purchase a house at the average sale price of \$190,628, assuming a mortgage and utilities, was \$57,188, or 2.8 percent above the 2000 median income.

The Town's housing policy, as expressed in the 1992 Plan, very strongly supports the concept of low and moderate housing through a variety of approaches. Three principal housing goals emphasize the provision of a variety of housing options for all user needs and types. The overall Vision Statement and three principal housing goals (listed on page 1) have been implemented to varying degrees since 1992. In order to achieve these goals, the Plan lists 29 specific implementation actions that the Town should take in order to carry out the goals and policies of the Plan, and are listed in the spreadsheet following this section.

The 1992 Plan was very general in scope, and lacked concrete, specific actions to be undertaken in order to address low and moderate housing, and the impact that those actions would have had on the State-mandated 10 percent affordability goal. For example, Action H-11 states the intention of the Town to work with its local housing authority but it does nothing to say how, when and with what tools: *"The Town should work with the Housing Authority to devise a comprehensive strategy for achieving 10 percent low/moderate housing availability."*

The Town needs to reassess the 1992 goals, policies and actions in light of the requirements of the Low and Moderate Income Housing Act. Specific actions must be identified to ensure that a plan is in place, to be implemented over a reasonable period of time that will enable the Town to meet and maintain the goal of providing the legislative goal of ten percent. Section 9.0 of this Low and Moderate housing Plan makes specific recommendations for meeting this goal.

¹³ Housing Data Base, Report No. 106, Statewide Planning Program, July 2003.

Table 1 - Review Of Affordable Housing Implementation Actions / Recommendations 1992 Comprehensive Community Plan		
Action	Description	Status
H-1	Establish a Smithfield Non-Profit Housing Corporation as an offshoot of the Smithfield Housing Authority with the mission of providing affordable housing opportunities. The non-profit organization will have more flexibility in seeking funding for new housing development and should attempt to provide employment for those low income people in the production of affordable housing.	In 2003, the Smithfield Housing Authority established the Gemini Housing Corporation as a 501(c)(3) non-profit agency with the mission of developing additional affordable family and elderly housing in the Town. In 2004, the Corporation prepared a Section 202 application for funding the construction of <u>46 additional 1-bedroom apartments</u> for the elderly, on property adjacent to Greenville Manor.
H-2	Increase housing options affordable to households whose incomes are less than 50 percent, whose incomes are between 50 and 100 percent of the local median income through public investment, subsidy and/or joint public/private efforts.	Not Yet Accomplished. The establishment of the Gemini Housing Corporation in 2003 creates a new partner the Town can support and cooperate with to increase local affordable housing needs.
H-3	Evaluate affordable housing proposals according to the number of units which can be owned or rented at a cost of no more than 30 percent of the monthly income of the households to be served.	The Smithfield Housing Authority currently administers 53 Section 8 vouchers all of which were being used at the time of this study. The Authority's Executive Director says that there are not enough apartments in the Town at Section 8 rental levels. Several tenants with vouchers from SHA have had to find apartments out of town.
H-4	Hold an encounter group in which Smithfield residents tell of their housing needs. Publicize these meetings utilizing local cable networks. Have guest speakers address groups and provide information on the latest housing programs and legislation.	The Town held a "Town Summit" in April 2003 to encourage public participation in the 5-year update of the Comprehensive Community Plan. Housing priorities that were identified included creating a "variety of housing." See discussion in Section 7.0.
H-5	Amend zoning regulations to allow as special exceptions accessory apartments of a certain size at affordable rents for the elderly, persons with special needs, and persons who are below certain income levels. One additional unit would be allowed per lot provided the necessary infrastructure is in place and site planning and environmental concerns are properly addressed.	The zoning ordinance was amended to authorize Accessory Family Dwelling Units which are permitted by special use permit in six residential zones. The size is restricted to a maximum of 40 percent of the gross floor area of the principal structure, but not less than 400 sq. ft. The Smithfield Building Official estimates that there are presently approximately 28 Accessory Family Dwelling Units in the Town.

H-6	Incorporate provisions of Zoning Ordinance as amended in 1987 pertaining to cluster.	Residential clusters are permitted by right in R-200, R-80, R-Med, and R-20 zoning districts
H-7	Amend Section 5.15 (Planned Development District) of the Zoning Ordinance in accordance with recommendations of Zoning Review & Assessment, 1990, as follows:	Planned Development (PD) Districts have been incorporated into the Zoning Ordinance. They are multi-use districts that permit both offices and certain residential uses.
H-8	Work with the Housing Authority to ensure that existing units are maintained and modernized as necessary.	The Town has developed a Smithfield Housing Rehabilitation Program to provide grants for repair and rehabilitation of low and moderate income housing, including both single and multi-family structures.
H-9	Incorporate provisions of Zoning Ordinance as amended in 1987 pertaining to cluster.	See Goal H-6, above
H-10	Support the Housing Authority's efforts to expand the number of Section 8 certificates through technical or other assistance.	The Housing Authority has only been able to offer 53 housing vouchers for the past three decades. The Authority's Executive Director says that there is always a lengthy waiting list of over 100 persons.
H-11	The Town should work with the Housing Authority to devise a comprehensive strategy for achieving 10 percent low/moderate housing availability.	Not Yet Accomplished
H-12	Adopt the Housing Authority's policy of preferential treatment of Smithfield residents and employees of the Town with regard to access to affordable units.	The Housing Authority has established priorities for the waiting list at Greenville Manor. Following only disabled veterans, priority is given to local residents or persons who are working in the Town.
H-13	Rezone additional Village Districts at appropriate areas in the Town	The Town has created a Village (V) zoning district which is primarily intended for office, public & semi-public, restaurant and retail business & service uses. Multifamily dwellings are not permitted.
H-14	Provide incentives to developers willing to construct affordable 2 or 3 bedroom, rental units and units in which Section 8 certificates may be used.	Not Yet Accomplished
H-15	Establish a preventive maintenance program for the Town's housing stock, particularly the multifamily units. Initiate through a public education program.	Not Yet Accomplished
H-16	Emphasize and preserve the identity of historic neighborhoods through historic district zoning.	Not Yet Accomplished
H-17	Amend and administer the Zoning Ordinance in	Not Yet Accomplished

	support of the reuse and rehabilitation of mill buildings within residential zones, for housing use as appropriate.	
H-18	Prime the Housing Authority or the newly created Non-profit Housing Corporation to take advantage of Rhode Island Housing and Conservation Trust Fund Act. While the Act is currently unfunded it may, in the future, provide funds to government bodies and non-profit conservation and housing groups for the acquisition and protection of open space, and for affordable housing opportunities.	See Action H-1
H-19	Ensure that the Residential Landlord and Tenant Act is followed and that the Minimum Housing Official reviews housing complaints by tenants or landlords in accordance with the 1990-1991 Landlord-Tenant Handbook.	The Town employs a part-time Minimum Housing Inspector to enforce all state and local housing regulations. In addition, the Smithfield Housing Authority employs an independent inspector to ensure code compliance in Greenville Manor and all units in which Section 8 vouchers are used.
H-20	Ensure that the Town enforces the Housing Maintenance and Occupancy Code which sets standards for safe and sanitary housing as well as for occupancy.	See Action H-19
H-21	Encourage continuation of programs such as loans to developers for the creation of multifamily rental units (new and rehab) depending on composition and tenancy. The loans may come from available Rhode Island Housing & Mortgage Finance Corporation (RIHMFC) programs and other similar sources.	The Town has two privately owned elderly housing developments totaling 194 units. These were funded by Rhode Island Housing through the Section 8 program. The Town does not provide any funds for housing programs other than the Housing Rehabilitation Program described in Action H-8.
H-22	Encourage non-profit housing organizations to utilize the free plans and specs from the RIHMFC affordable housing design contest, “Design Rhode Island”, and provide informational packets to other private developers who may wish to purchase plans and specs from the participants.	This is an ongoing program administered directly by Rhode Island Housing.
H-23	Support continued local participation in Federal and	See Action H-8.

	State housing rehabilitation programs.	
H-24	Provide incentives for combining open space preservation efforts with new housing construction.	Residential cluster provisions have been adopted, which require at least 30 percent of the gross land area of the development to be permanent open space. A density bonus of up to one additional lot for every ten lots may be granted by the Planning Board. No zoning incentives are currently offered specifically for the provision of affordable housing.
H-25	Allow and encourage the development or redevelopment of compatible small-scale affordable housing structures within existing neighborhoods.	Not Yet Accomplished
H-26	Revise Site Plan of the Zoning Ordinance. This Section should be revised so that all large residential projects are subject to review in addition to nonresidential and those requiring Special Exceptions.	Development plan review is required for all special permit uses, and all uses permitted in non-residential zones. All large residential projects, including subdivisions are subject to review by the Planning Board.
H-27	When reviewing applications for mixed market-rate and affordable-rate developments, require that exterior architectural treatment and site design be similar in nature for both types of homes.	Not Yet Accomplished
H-28	When considering special needs housing, the Town should encourage the developer to hold neighborhood meetings for public information purposes, advocate location of projects throughout the community rather than centered in certain areas, work with the developer to successfully market their project to local residents and to use and improve existing housing stock where possible.	Not Yet Accomplished
H-29	Support the continued operations of the Town's subsidized elderly housing developments.	No new subsidized elderly housing has been constructed in the Town since the construction of Greenville Manor (1970) Esmond Village (1980) and Georgiaville Manor (1984)

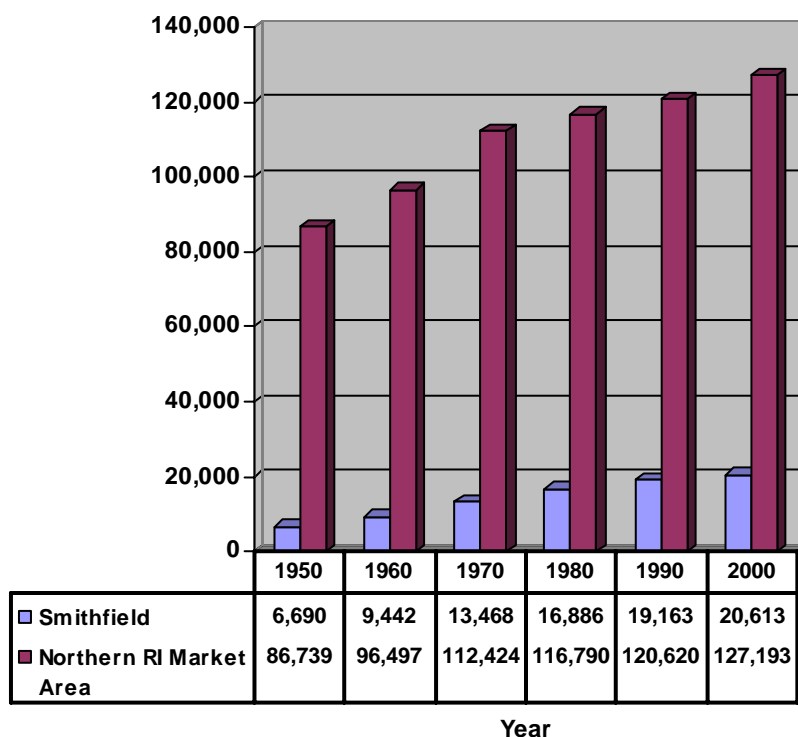
4.0 CENSUS AND HOUSING DATA INVENTORY

This section provides an inventory of demographic, economic and housing data for the Town of Smithfield, Rhode Island. Local, state and federal sources were used to compile this data with the greater proportion of statistics coming from the 1990 and 2000 decennial Census. State compilations of the Census data were cited where applicable. Each sub-section summarizes particular datasets and provides interpretations that will lead to further analysis and planning later in this Plan.

4.1 Population Growth and Characteristics

Smithfield's population has grown steadily over the past half-century, typical of most Rhode Island's suburban communities. As highway development provides easier access to undeveloped areas outside of the older urban core communities of Providence and Woonsocket, housing construction steadily proceeds in the suburban areas. Figure 1 compares population growth in the Northern Market Area to that of Smithfield.

Figure 1: Population Growth from 1950 to 2000 in Smithfield, RI and the Northern RI Market Area.



The Northern RI Market Area as defined by Statewide Planning is comprised of five communities: Smithfield, North Smithfield, Woonsocket, Cumberland and Lincoln. This market area grew at an overall rate of 31.8 percent between 1950 and 2000, but the range of growth varies greatly. For example, Smithfield's population grew by 208 percent, while Woonsocket lost 13.9 percent of its population. Lincoln and North Smithfield both grew at about 85 percent, while Cumberland's population increased by 148 percent.

4.2 Age of Residents

An examination of the population characteristics of Smithfield indicates that 19.5 percent of the population is aged 18 years or younger, while 16.6 percent of the population is aged 65 years and older. In this regard, Smithfield's population is slightly older than the statewide average of 14.5% elderly. Of 39 Rhode Island municipalities, Smithfield ranked 13th for the proportion of elderly residents in its population. The five communities with the largest percentage of elderly in the population were North Providence (19.7%); East Providence (18.9%); Johnston (18.9%); North Smithfield (18.0%) and Warren (17.9%).

4.3 Racial and Ethnic Composition

Table 2 summarizes the Town of Smithfield's racial and ethnic composition as captured by the 2000 U.S. Census. The data shows a relatively homogenous local population in terms of race and ethnicity. As with the entire state, Smithfield is expected to see increases in its Hispanic and other new immigrant populations.

Table 2 - Racial and Ethnic Composition for the Town of Smithfield		
Race	Number of Households	% of Total Population
White	7,096	98.6
Black / Afro American	30	0.40
Asian	32	0.40
Hawaiian / Other Pacific Islander	0	0.0
Some Other Race	1	0.0
American Indian / Alaskan Native	7	0.10
Two or More Races	28	0.40
Hispanic	30	0.40
TOTAL	7,194	100
<i>Source: U.S. Census 2000</i>		

4.4 Smithfield's Households

A *household* is defined as a person or group of people who occupy a housing unit as their usual place of residence. The number of households equals the number of occupied housing units in a census unit. In Smithfield, the number of households increased 17.6% from 1990 to 2000 – greater than twice the increase in households statewide for the same period.

Table 3 - Smithfield and Rhode Island Households, 1990-2000						
	1990 Smithfield	2000 Smithfield	% Change	1990 Rhode Island	2000 Rhode Island	% Change
Total Population	19,163	20,589	+7.6%	1,003,464	1,048,319	+4.5%
Total Households	6,134	7,212	+17.6%	377,977	408,424	+8.1%
Average Number of Persons/ Household	2.7	2.5		2.6	2.5	
Source: U.S. Census 2000						

4.5 Homeless and Special Needs Populations

4.5.1 Homelessness in Rhode Island and Smithfield

The Rhode Island Emergency Shelter Information Project, a consortium of the RI Emergency Food and Shelter Board, United Way of Southeastern New England and the RI Department of Human Services, defines a homeless person, "...as anyone who received emergency shelter, for whatever reason or whatever length of time." The Emergency Shelter Information Project tracks the usage of shelters, nights stayed in shelters and the overall statewide homeless rate to assess the homeless situation in the state. Considered a crisis, homelessness is a growing statewide problem.¹⁴

In the Project's Report, recent trends show a continued upswing in the number of unduplicated shelter clients and total shelter nights in Rhode Island shelters. In the reporting

¹⁴ RI Emergency Shelter Annual Report, July 1, 2002 to June 30, 2003. RI Emergency Food and Shelter Board. 2003.

year of 2002 - 2003, 5,686 clients utilized shelters compared to 1999-2000, when 4,466 were recorded. Similarly, Over 192,000 nights of shelter were provided by Rhode Island's shelter system in 2002-2003.¹⁵ In the 1999-2000 reporting year, 134,540 shelter nights were provided. The 2002 – 2003 year marked all time highs for both indicators.

In addition to trends in the usage of shelters, the Information Project calculates the overall homeless rate for the State of Rhode Island. Based on 2000 U.S. Census and 2002 American Community Survey data, the chance that a RI resident would enter a homeless shelter was determined. For last year, 5.4 Rhode Islanders per 1,000 were likely to enter a homeless shelter. This figure is up 20% from the previous year.¹⁶

Multiple circumstances inherent to the nature of the homelessness problem renders gathering accurate information relatively difficult. The RI Emergency Food and Shelter Board does attempt to survey shelter clients to determine the last place of residence for each individual. These numbers provide some indication of the homeless need in the area. Eleven (11) clients reported the Town of Smithfield as their last place of residence. One hundred and six (106) individual clients claimed to originate from towns in the Northern Market Area, the region designated for this analysis. Of the Northern Market towns, Woonsocket has a disproportionate number of clients that claimed that city has a last place of residence – 351 clients – compared to 1 for North Smithfield, 12 for Lincoln and 26 from Cumberland. The total number statewide for 2002 -2003 was 5,686 with Providence reporting the most clients at 2,303.

There is no homeless shelter, permanent or emergency, in the Town of Smithfield although homeless persons originate from the Town of Smithfield. Regionally, the Woonsocket Shelter, operated by Family Resources Community Action, is closest shelter available to area homeless people. Also, Smithfield is geographically located near (e.g. within 30 miles) two known population centers with relatively high numbers of homeless people like, Providence and Woonsocket. Homelessness is a statewide crisis with potentially severe localized impact for certain municipalities. These factors suggest that Smithfield has a potentially significant role in managing the regional and state homelessness crisis.

¹⁵ Ibid, Page 2.

¹⁶ Ibid, Page 6.

4.5.2 Special Needs Populations

Special need populations in Rhode Island consist of the frail elderly, veterans, persons with physical, mental or developmental disabilities, substance abuse problems and HIV/AIDS persons.¹⁷ These individuals have unique treatment and housing needs particular to their situation. In addition, many require specialized medical and/or psychiatric care as well as permanent housing. Others require transitional housing and treatment facilities to assist them in adapting to life outside of the institutional environment.

The 2000 – 2005 Consolidated Plan discusses special needs populations from a statewide perspective. The State’s frail elderly population is expected to increase as the 75 years and older population grows, which will increase the demand for assisting living facilities and beds. This statement reinforces observations of a more recent study by Blue Cross/Blue Shield, the SHAPE Study, which points to the aging “baby boom” generation as increasing the demand for nursing homes and assisted living facilities.¹⁸ Currently, Smithfield ranks 13th in the state for its elderly (i.e. 65 or older) population, that reported some 2,246 disabilities for the 2000 U.S. Census.¹⁹ As discussed later in this report, Smithfield has heavily invested in caring for its elderly population and has current needs and plans to increase its offering in this regard.

Other disabled people, people living with HIV/AIDS, and persons transitioning from prison, psychiatric and/or substance abuse treatment program represent a growing population of special needs individuals. Statewide, there has been a rise in the number of people living with AIDS from 808 in 1998 to 1,019 in 2002.²⁰ No AIDS cases were reported for Smithfield based on 2002 data; however, many of the metropolitan areas of Providence County reported the greater proportion of the State’s cases overall.²¹

Generally, individuals leaving prison, a treatment center for substance abuse, or mental health care facility require assistance entering the community they intend to live in.

¹⁷ Rhode Island Consolidated Plan 2000 – 2005. Rhode Island Housing and Mortgage Finance Corporation, January 15, 2000.

¹⁸ The Economic Impact of the Housing Crisis on Businesses in Rhode Island. RIPEC, 2003.

¹⁹ Housing Data Base, Report No. 106, Statewide Planning Program, July 2003.

²⁰ AIDS ACTION State Facts – HIV/AIDS in Rhode Island.
(http://www.aidsaction.org/communications/publications/statefactsheets/pdfs/rhodeisland_2003.pdf)

²¹ Ibid.

These populations are particularly important to consider in light of the fact that they are “at risk” of succumbing to homelessness without support. At the time of this study, there were no data available estimating the population of these special needs populations in the Town of Smithfield. However, it is a well-documented fact that statewide these populations are increasing rather than decreasing.²²

4.6 Housing Availability

This section presents data to provide a detailed look at the total number of housing units, the number of owner-occupied units, the number of renter-occupied units, the number of vacant year-round units and the number of vacant seasonal units for Smithfield and its surrounding area for 1990 and 2000. Table 4 provides an overview of this data.

The data suggests that there has been a change in owner-occupancy of local housing stock over the past decade. The percentage of units occupied by renters rose from 19.5% in 1990 to 21.6% in 2000. In addition, an increase in seasonal units since 1990 (up to 20.8% in 2000 from 9.2%) was experienced. A possible trend may be suggested by these numbers; more households own a second home and choose to vacate and/or rent their Smithfield home on a seasonal or annual basis.

Table 4 – Housing Tenure and Ownerships						
	Smithfield	%	Northern Market Area	%	Rhode Island	%
Total Units						
1990	6,308		47,380		414,572	
2000	7,396		51,303		439,837	
% Increase						
1990-2000	14.7%		7.6%		6.1%	
Occupied Units						
1990	6,134	97.2%	45,237	95.5%	377,977	91.2%
2000	7,194	97.3%	49,339	96.2%	408,424	92.9%
Owner-Occupied						
1990	4,936	80.5%	26,851	56.7%	224,792	59.5%
2000	5,639	78.4%	29,797	58.1%	245,156	60.0%
Renter Occupied						
1990	1,198	19.5%	18,386	38.8%	153,185	40.5%
2000	1,555	21.6%	19,542	38.1%	163,268	40.0%
Vacant Units						
1990	174	2.7%	2,143	4.5%	36,595	8.8%
2000	202	2.7%	1,964	3.8%	31,413	7.1%

²² RI Consolidated Plan 2000 – 2005, op. cit.

Seasonal Units						
1990	16	0.3%	64	0.1%	12,037	2.9%
2000	42	0.6%	157	0.3%	12,988	3.0%
<i>Source: U.S. Census 1990, U.S. Census 2000</i>						

The rate of increase in housing units in Smithfield since 1990 has generally exceeded population increases (*see* Table 5). These numbers may reflect the national trend toward smaller household sizes, especially in rural and suburban communities. According to the Rhode Island Statewide Planning Program, "...between 1970 and 1995, the state added two units of housing for every *one* new addition to the population. Reasons for this are complicated. Factors include demographic trends such as smaller households, more elderly persons living independently, and economic trends such as the building boom of the mid-1980's"²³ Between 1990 and 2000, the average household size in Smithfield was the same, or 2.6 persons, and the average family size decreased slightly, from 3.1 to 3.0. The number of vacant year-round units remained virtually unchanged.

Table 5 - Percent Increases in Population and Housing 1980-2000				
	Smithfield		Rhode Island	
	% Increase 1980-1990	% Increase 1990-2000	% Increase 1980-1990	% Increase 1990-2000
Population	+13.5	+7.6	+5.9	+4.5
Total Housing Units	+23.3	+17.2	+11.2	+6.1
<i>Source: RI Housing Database 2003; U.S. Census 1990; U.S. Census 2000</i>				

4.7 Unit Distribution

The most common housing type in Smithfield is a single family detached home. As shown below in *Table 6 - Town of Smithfield Housing Stock Distribution*, from 1990 to 2000 the proportion of single family homes in town slightly decreased to just over two-thirds of the entire housing inventory. This decrease can be directly correlated to a marked 84 percent increase over the same time period of the number of houses with 10 or more units.

²³ State Housing Plan, op. cit., p. 2.5.

Table 6 - Town of Smithfield Housing Stock Distribution				
	1990	% of 1990	2000	% of 2000
Total # Units	6,308	100%	7,403	100%
Single Family Home	4,517	71.6%	5,034	68.0%
1 Unit Attached (e.g. Condo)	313	5.0%	440	6.0%
2-4 Units	666	10.6%	598	8.0%
5-9 Units	268	4.2%	406	5.5%
10 or more units	495	7.8%	911	12.3%
Mobile home	49	0.7%	14	<0.1%
Boat, RV, van, etc.	0	0.0%	0	0.0%
<i>Source: U.S. Census 1990, U.S. Census 2000</i>				

4.8 Age of Housing

Data on “Year Structure Built” was obtained for both occupied and vacant housing units (Table 7). ‘Year Structure Built’ refers to when the building was first constructed, not when it was remodeled, added to, or converted. The data relate to the number of units built during the specified periods that were still in existence at the time of enumeration of the 2000 Census. Since 1940, the number of new units per decade has regularly exceeded 1,000; an indication of a fairly steady rate of newly constructed dwelling units.

Table 7 - Year Housing Structures were Built in Smithfield		
	Number of Units	% of Total Units
1999 to March 2000	38	0.5
1995-1998	380	5.1
1990-1994	627	8.5
1980-1989	1,318	17.8
1970-1979	1,270	17.2
1960-1969	1,186	16.0

1940-1959	1,455	19.7
1939 or earlier	1,129	15.3
Total Housing Units	7,403	100
<i>Source: U.S. Census 1990, U.S. Census 2000</i>		

Table 8 below contains data supplied by the Smithfield Building Inspector on the number of housing units authorized by building permit in Smithfield for the past two decades. The quantity of annual building permits issued ranges from a low of 24 units in 1999 to a high of 299 units in 1988. The data indicate trends that the development of new housing has historically proceeded at a moderate pace. The notable exception was in the mid- to late-1980s when a very active economy and regional housing “boom” resulted in high numbers of building permits being issued. On average, 130.3 units per year were authorized for the 10-year period, 1984 to 1993. In comparison, for the last 10-year period, there was an average of 61.1 units per year. The overall 20-year average was 95.7 units.

Table 8 - Smithfield Residential Building Permits 1984 to 2003			
YEAR	SINGLE FAMILY ¹	MULTI-FAMILY ²	TOTAL UNITS
1984	86	65	151
1985	98	66	164
1986	69	90	159
1987	75	128	203
1988	58	241	299
1989	42	16	58
1990	39	29	68
1991	43	0	43
1992	71	18	89
1993	69	0	69
1994	40	6	46
1995	51	14	65
1996	51	40	91
1997	38	38	76
1998	38	20	58
1999	24	0	24
2000	26	8	34
2001	64	0	64

2002	75	0	75
2003	78	0	78
TOTALS	1,135	779	1,914
¹ Single Family includes detached condominium units			
² Multi-Family includes total number of attached condominium units			
* Average over 20-Year Record Period: 95.7 permits per year.			
Source: Town of Smithfield Building / Zoning Office, May 2004.			

These records of building permits issued by the Town show that three-fifths or 60% of the new housing stock consists of single family homes (1,135 new units) and 779 new multi-family units. Since January 2000, the Building Official in the Town of Smithfield reported that a total of 251 additional housing units have been constructed. If added to the 7,369 units enumerated in the 2000 Census, it is estimated that there were approximately 7,620 housing units constructed or authorized to start construction in the Town at the end of 2003.

4.9 Recent Housing Development

Recent development patterns in Smithfield suggest that new residential development has occurred in all areas of the Town. A total of 680 housing units have been approved during the period 1992-2003. Although the majority of individual developments are single family residential subdivisions comprising 554 housing units, the condominium form of development has actually constituted a significant proportion of the new developed units. Contrary to the Town's policy of directing new development toward the existing population and village centers of Esmond, Georgiaville and Greenville, a high proportion of new homes are scattered throughout the rural areas of Town. Additionally, as of the time of this report 1,006 units were proposed under the Low and Moderate Income Housing Act permit process. Two hundred and nineteen of these units are considered "affordable" while the rest would be sold at market rates. Proposed densities for these new applications average 12 units per acre and would be located at scattered sites throughout the town.

Appendix F presents data demonstrating the size and location of new and pending subdivisions in the Town of Smithfield since 1992. Map 1 (attached) entitled New and Pending Subdivisions illustrates the location of recent housing development in the Town.

4.10 Zoning

The Town of Smithfield is divided into 15 zoning districts, of which 8 districts allow for some type of residential use (*see Table 9 below*).

Table 9 – Town of Smithfield, RI - Residential Zoning Districts			
Zoning District	Single Family Min. Lot Area (sq. ft.)	Two Family Min. Lot Area (sq. ft.)	Multifamily Density / Min. Lot Area
Residential Conservation <i>R-200</i>	200,000 (P)	N	N
Low Density Residential <i>R-80</i>	80,000 (P)	N	N
Medium Density Residential <i>R-Med</i>	65,000 - no Public water/sewer(P) 40,000 – Public water/sewer (P)	N	N
High Density Residential <i>R-20</i>	20,000 (P)	N	N
Multifamily Residential <i>R-20M</i>	20,000 (P)	40,000 (S)	2 units/acre 1 acre min. lot area (P) Multi (S) Elderly
Mixed-Use <i>MU</i>	20,000 (S)	N	N
Village <i>V</i>	20,000 (S)	20,000 (S)	N
Planned Development <i>PD</i>	20,000 (P)	40,000 (P)	2 units/acre 1 acre min. lot area (P)
N= Use not permitted; S= Use permitted by Special Use Permit; P= Permitted by Right			
<u>Notes</u> 1. All Multifamily dwellings must be serviced by public water and public sewer. There is a maximum of 4 dwellings per structure, except for housing for the elderly which may have a maximum of 8 units per structure. 2. The Town of Smithfield prohibits Manufactured Home, Mobile Home and Mobile Home Parks. 3. Accessory Family Dwelling Units are allowed by special use permit in R-200, R-80, R-Med, R-20, R-20M and MU any zoning districts, upon a lot which has only one principal residential structure. The size may be 40 percent of the gross floor area of the principal structure, but not less than 400 square feet. 4. In Residential Cluster Developments, minimum lot areas may be reduced. In addition, a density bonus of up to one lot for every ten lots may be approved by the Planning Board.			

4.11 Developable Land / Build-Out Analysis

A Build-Out Analysis is a technique used to estimate the resulting development in a community if it were to be entirely developed under the provisions of existing zoning. It is a planning exercise that shows future land uses that result from existing regulations and policies. There are two major reasons for performing a build-out analysis. First, basic knowledge regarding the ability of the land to accommodate additional development under present zoning can be understood. Second, it can help to identify critical issues (e.g., land shortage or surplus) which may need to be considered in the formulation of planning policies and implementation strategies designed to address them.

The 1992 Comprehensive Plan contained a build-out analysis that developed two future growth scenarios based upon two different assumptions regarding physical constraints to development. At that time, it was determined that the Town had a build-out capacity of 2,345 additional units under Scenario 1, and 4,555 units in Scenario 2. From this build-out analysis, it was also determined that there were zero acres of land available for multi-family housing under the zoning at the time of the analysis.

In 2001, a second build-out analysis was performed for the Town by Beta Group, Incorporated.²⁴ This study examined the potential for future residential and commercial development based on then-current zoning (2001). The residential portion of the study looked at eight zoning districts that permit residential development of some type. The total residential build-out was determined to be 4,243 additional housing units, in addition to the 7,396 units found to be in the Town at the time of the 2000 U.S. Census. Allowing for differences in data sources and dating of this information, the Build-out Analysis indicated that in general terms, Smithfield still has significant residential development potential, by an additional 57 percent. This residential development potential did not include any housing units that may be included in a *Mixed-Use*, *Planned Development* or *Village* development that was not calculated by the 2000 Build-out Analysis.

As indicated in 1991, the Town did not have any significant capacity for the construction of multifamily housing. The Town has created the R-20M zoning district, which permits a density of

²⁴ Buildouts Across Borders, Blackstone River Watershed SuperSummit Resource CD, MassGIS, RIGIS, CRMRPC & Applied Geographics, June 23, 2001.

two dwelling units per acre. It is the Town's policy to require any new multifamily development to apply for a zone change to be granted by the Town Council. In 2001, it was estimated that there were only 34 acres of vacant developable land in this zoning district. The development potential of this land in the R-20M is constrained not only by the small amount of acreage involved, but also by the limits and conditions imposed as a result of previous zone changes.

Table 10 – Zoned Land in Smithfield, RI.

ZONE	DESCRIPTION	NUMBER OF PARCELS	AREA IN ACRES	PERCENTAGE OF TOTAL
C	COMMERCIAL	86	197.07	1.3%
HC	HIGHWAY COMMERCIAL	26	88.19	0.6%
I	INDUSTRIAL	98	431.62	2.8%
LI	LIGHT INDUSTRIAL	43	206.38	1.3%
MU	MIXED USE	77	86.22	0.5%
PC	PLANNED CORPORATE	154	1,651.55	10.5%
PD	PLANNED DEVELOPMENT	91	492.56	3.1%
R20	RESIDENTIAL 20,000 S.F.	4008	2,271.33	14.5%
R200	RESIDENTIAL 200,000 S.F.	93	1,333.09	8.5%
R20M	RESIDENTIAL 20,000 S.F. MULTI-FAMILY	40	440.35	2.8%
R80	RESIDENTIAL 80,000 S.F.	2067	7,769.61	49.5%
RMED	RESIDENTIAL 40,000 S.F.	419	661.01	4.2%
V	VILLAGE	73	64.23	0.4%
TOTALS		7,275	15,693.19	100.0%

*Notes: Areas calculated from mapped polygons. Does not include, roads, rivers, etc.
Source: Town of Smithfield, RI 2004*

Most of this residential growth will occur in the Town's five (5) residential zoning districts, which collectively make up about 72% of its land area (see Table 10 above). Based on current zoning, however, about 88 percent of the future residential construction in these five zones will be single-family detached housing. The only residential zoning district which permits two-family or multifamily dwellings is the R-20M Multifamily Residential zone. As stated above, this district was found to have limited potential for expansion of future housing.

4.12 Housing Prices – Ownership and Rental

The current trend in rising housing costs in Smithfield is similar to the trend occurring throughout the region and the State. Data provided by the RI Office of Municipal Affairs, Tax Equalization Section provides a look at the cost of housing in the study area. This section will first

present an examination of the cost of buying a home, followed by the cost of renting an apartment or other residence types.

Of the several different types of housing available in the town, single family detached homes on individual lots are by far the most common (68% of the total housing stock). Single family attached units, such as condominium townhouses, represent an additional 5.9 percent of all the housing in the town. The price of single family housing in Smithfield has grown in proportion with the area economy. In 2001, the median sales price for a single family home was \$179,450 and the average sale price was \$190,628 based on 168 sales (*see* Table 11).²⁵ The median sale price continued to increase to \$220,000 in 2002, by year end of 2003 it had jumped 18.2% to \$259,950, and by the end of September 2004 the median price reached an all-time high of \$299,950..²⁶

Table 11 - Median Sales Prices of Smithfield Housing Stock, 1980-2003

	2004	2003	2002	2001	2000	1990	1980
	<i>Jan - Sep</i>	<i>Year End</i>	<i>Year End</i>	<i>Year End</i>	<i>Year End</i>	<i>Year End</i>	<i>Year End</i>
Median Sales Price	\$299,950	\$259,950	\$220,000	\$179,450	\$150,000	\$135,050	\$53,000
% Increase	19.2%	18.2%	18.4%	16.4%	10.0%	60.8%	
	<i>from 2003</i>	<i>from 2002</i>	<i>from 2001</i>	<i>from 2000</i>	<i>from 1990</i>	<i>from 1980</i>	
<i>Source: RI Association of Realtors 2004</i>							

At 2003 sales prices, a household would have to pay \$2,298.69 per month to afford a medium-priced home in Smithfield.²⁷ These monthly payments would be affordable to a household making roughly 150% of the median household income, or \$93,941 annually, in Smithfield. Less than 30% of the households in Smithfield could afford to purchase a home at this price. In comparison, a home with monthly payments no greater than \$1,879, which equates to an approximate sales price of \$205,000, would be considered affordable to those households making as much as 120% of the median household income or \$75,152 annually.

²⁵ Housing Data Base, Report No. 106, Statewide Planning Program, July 2003.

²⁶ Statewide Multiple Listing Service, Rhode Island Association of Realtors, 2004 (www.riliving.com)

²⁷ Assumes a sale price of \$259,950 with 5% down with a 30 year mortgage at 7% interest, 1.5% annual property tax, \$86.65 per month insurance fee and \$135.82 private mortgage insurance.

For a household earning the median income of \$55,621, it is estimated that in September 2003, they could afford to purchase a single family home valued at \$159,010.²⁸ These estimates are useful as a general guide in determining affordability of housing available for sale in the local market at a specific period in time, and will change periodically with local economic conditions. As illustrated above, the median income household would have a very difficult time finding a single family home in Smithfield in 2003 or 2004. The 2003 and 2004 median sales prices are over 75 percent higher than the home that the median earner could afford.

Similar to the cost issues facing potential home owners, renters are faced with monthly costs that are less and less affordable. The state's Consolidated Plan for 2000 – 2005 summarizes the primary dilemma of current housing trends when it states, "The incomes of Rhode Island's lower income households are failing to keep pace with rising housing costs."²⁹ The rental housing market in Smithfield has become more expensive over the past decade. In 2000, monthly gross rent was \$608, which is more expensive than the region and state as a whole (Table 12). In 2003, based on a RI Housing survey for January to June 2003, rents in Smithfield for a 2-Bedroom apartment climbed to \$715 a month, while the State's average rent for a 2-Bedroom apartment climbed to \$989 a month.

Table 12 – Median Monthly Gross Rental Rates 2000 in Smithfield, Northern RI Market Area, Rhode Island			
	<i>Median Monthly Gross Rent</i>		
	<i>Smithfield</i>	<i>Northern RI Market</i>	<i>Rhode Island</i>
<i>2000</i>	<i>\$608</i>	<i>\$547</i>	<i>\$553</i>
<i>Source: Housing Data Base, Report No. 106, Statewide Planning Program, July 2003. Gross rent is monthly contract rent plus the estimated average monthly cost of utilities and fuels, if these are paid by the renter.</i>			
<i>Source: U.S. Census 1990, U.S. Census 2000</i>			

Another way to examine the affordability of local rents is to look at the trend in HUD's Fair Market Rents. Table 13 summarizes Fair Market Rents for the Metropolitan Statistical Areas that pertain to Smithfield and the State of Rhode Island as published by HUD from 2000 to 2004. FMRs in this general region have shown a steady increase since 2000, illustrating a 2% jump overall. The data for all households in Smithfield, the Northern Market Area and the State indicate that the

²⁸ Note: Assumes a 30-year fixed rate mortgage of 5 percent, annual property taxes of \$4,000 and a down payment of 5 percent.

²⁹ RI Consolidated Plan, op. cit.

majority of households could afford these FMRs (see Table 14 above). Whereas, inspection of renter-occupied household income reveals that current renters are in a much more challenging financial situation. Roughly half of the renter-occupied households in Smithfield and the region are priced out of the FMRs for the area.

Table 13 - Rhode Island Two Bedroom Fair Market Rents FY 2000 - 2004					
<i>FMR Region</i>	<i>FY 2000</i>	<i>FY 2002</i>	<i>FY 2003</i>	<i>FY 2004</i>	<i>% Change 2000 - 2004</i>
<i>New London-Norwich, CT-RI</i>	\$729	\$764	\$784	\$797	9%
<i>Providence-Fall River-Warwick MSA</i>	\$667	\$650	\$667	\$678	2%
Source: HUD, 2004. www.huduser.gov					

As will be addressed in the next section, the greatest housing needs in Smithfield, like those of the region and the State, come from several subsets within the population. First of all, a principal demand for affordable houses emanates from low and very low income households (2,247 in 2000) and families that cannot afford current home ownership and rental prices, even those considered ‘fair market’ by federal standards. A portion of these ‘in need’ population are those families that have participated in the Family Independence Program and are transitioning to workforce and in need of affordable housing.³⁰ These would-be renters seem to be worse off than other households; these households are more likely to be at or below the poverty line than owner-occupied households.³¹ In this regard, housing in Smithfield for working class families relying on minimum-wage jobs will be a considerable challenge for the immediate future.

Homeless and special needs populations and the increasing demand for housing and services for them, continue to be of concern for the state and local communities, like Smithfield. Some homeless shelter clients claim Smithfield to be their last place of residence and nearby cities like, Providence and Woonsocket, have significant homeless populations. Similarly, population trends showing increases in the number of disabilities, people living with HIV/AIDS, and transitioning from medical and psychiatric facilities to the community, mean that more demands for facilities and housing to serve these people will be needed.

³⁰ Family Independence Program, RI Annual Report 2004 (http://www.dhs.state.ri.us/dhs/reports/fip_2004.pdf)

³¹ Housing Data Base, Report No. 106, Statewide Planning Program, July 2003.

4.13 Income Data

As reported by the 2000 U.S. Census, the median household income in Smithfield was \$55,621 and the per capita income was \$23,224. These data compare favorably with the income figures for the State of Rhode Island as a whole, which were \$42,090 and \$21,688 respectively. In terms of median household income, Smithfield ranked 14th of the 39 communities in the state. Within the Northern Rhode Island Market area, only North Smithfield's median household income exceeds Smithfield, by 5.3 percent. With the exception of the City of Woonsocket, all of the Northern RI and Western RI housing market area communities exceeded the state median household income in 2000.

Since 1980, the median household income in Smithfield has increased steadily and on pace with the increases experienced by the region and the State on the whole. Table 14 below summarizes household income data for 1980, 1990 and 2000 for Smithfield, the Northern Market Area and the State of Rhode Island. These data are based on 1979, 1989 and 1999 data, respectively, and are not adjusted for inflation. Therefore, the percent changes given in Table 14 reflect the increases in actual values for the reported years.

Table 14 - Median Household Income for Smithfield, Northern Market Area and Rhode Island, 1980-2000.			
Year	Smithfield	Northern RI Housing Market Area	Rhode Island
1980	\$21,336	\$18,529	\$16,097
1990	\$42,523	\$37,420	\$32,181
2000	\$55,621	\$54,656	\$42,090
Percent Change 1980-1990	99.3%	100%	100%
Percent Change 1990-2000	30.8%	32.3%	30.8%
80% of Median	\$44,497	\$39,602	\$33,672
50% of Median	\$27,811	\$23,987	\$21,045
30% of Median	\$16,686	\$14,392	\$12,627
Source: U.S. Census 1980; U.S. Census 1990; U.S. Census 2000 (Based on 1979, 1989 and 1999 economic data.)			

The U.S. Department of Housing and Urban Development sets income limits to qualify for certain housing programs. These figures provide a context for the income figures for Smithfield in terms of the household income levels that qualify for federal and state subsidies. Table 15 below summarizes the HUD income limits for the Metropolitan Statistical Area in which Smithfield is located.

Table 15 – Income Limits for Federal Housing Programs established by HUD for the Providence--Fall River--Warwick, RI--MA Metro Statistical Area				
FY 2004 Median Family Income: \$60,000				
	1 Person	2 Person	3 Person	4 Person
30% Of Median	\$14,250	\$16,300	\$18,350	\$20,350
Very Low Income	\$23,750	\$27,150	\$30,550	\$33,950
Low-Income	\$38,000	\$43,450	\$48,900	\$54,300
Source: HUD, 2004. http://www.huduser.org/datasets/il/IL04/Section8_IncomeLimits_2004.doc				

According to 2000 U.S. Census and HUD data prepared and analyzed by the RI Statewide Planning Program, Smithfield's household populations consists of a full range of income levels. Table 16 summarizes the distribution of income in Smithfield and provides estimations for the number of households falling into the "very low" (Below 30% of Median Household Income (MHI)), "low" (30% to 49% of MHI) and "moderate" (50% to 80% of MHI). These data begin the demonstration of how many households, locally and regionally, could potentially be financially 'at risk' and susceptible to living in problematic housing conditions or homelessness.

Table 16 - Household Income Distribution from 1999 for Smithfield, Northern RI Market Area, and Rhode Island						
	Smithfield	Smithfield %	Northern RI Market Area	Northern RI Market %	Rhode Island	Rhode Island %
Number of Households	7,212	100.0%	49,382	100.0%	408,424	100.0%
Less than \$10,000	393	5.4%	4,948	10.0%	43,800	10.7%
\$10,000-\$14,999	330	4.6%	3,261	6.6%	28,604	7.0%
\$15,000-\$24,999	825	11.4%	6,104	12.4%	50,524	12.4%
\$25,000-\$34,999	567	7.9%	5,456	11.0%	48,428	11.9%
\$35,000-\$49,999	1,080	15.0%	7,930	16.1%	64,068	15.7%
\$50,000-\$74,999	1,646	22.8%	9,925	20.1%	82,350	20.2%
\$75,000-\$99,999	1,069	14.8%	5,475	11.1%	43,623	10.7%
\$100,000-\$149,999	964	13.4%	4,442	9.0%	31,162	7.6%
\$150,000-\$199,999	232	3.2%	963	2.0%	7,914	1.9%
\$200,000 or more	106	1.5%	878	1.8%	7,939	1.9%

The gap between housing costs and income levels is as large, or even greater, for renters than it is homeowners. Table 17-below presents household income data for owner-occupied and renter-occupied households for Smithfield, Northern Market Area and Rhode Island, including the calculations for “moderate income household.” The data reveal a marked difference in incomes between owner-occupied and rental-occupied households. In 2000, the median owner-occupied household income was \$62,627, which is almost three times the \$23,277 for renter-occupied households. Similarly, for the region and the state as a whole, owner-occupied household incomes were greater than twice renter-occupied households. The RI Statewide Planning Program reported that approximately 2.8 percent, or 160, of the Smithfield households living in owner-occupied housing units in 2000 were living below the poverty level.³² For renter-occupied households, this figure was 17.1 percent, or 259 households. These percentages were still well below the state averages of 4.1 percent and 25.0 percent, respectively.

Table 17 – Owner-Occupied and Renter-Occupied Household Income Distribution from 1999 and Maximum Affordable Housing Costs for Smithfield, Northern RI Market Area, and Rhode Island						
	Smithfield		Northern RI Market Area		Rhode Island	
	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied
120% of Median Income	\$75,152	\$27,932	\$75,152	\$30,346	\$67,871	\$29,557
Median Income	\$62,627	\$23,277	\$62,627	\$25,288	\$56,559	\$24,631
80% of Median Income	\$50,102	\$18,622	\$50,102	\$20,230	\$45,247	\$19,705
Source: <u>Housing Data Base</u> , Report No. 106, Statewide Planning Program, July 2003. U.S. Census 2000						

4.14 Local and Regional Job Growth

The Town of Smithfield plays a significant role in the Rhode Island economy. Home to several large employers – Fidelity Investments (1,500+ employees), Dow Chemical (500+), Bryant College (approx. 650) and Uvex Inc. (250+) – Smithfield is a commonly used example of recent successes in attracting new investment to the State. It also welcomed a new mall, Smithfield

³² The ‘weighted average threshold’ or ‘poverty line’ for one individual in 2000 was \$8,794 and for a 2-person family unit with no children was \$11,239. U.S. Census 2000 (<http://www.census.gov/hhes/poverty/threshld/thresh00.html>).

Crossings, that has attracted over a dozen retail chains. Currently, 11,059 Smithfield residents are in the labor force – over half of the Town’s population – according to the 2000 U.S. Census. Continued presence and expansion of local businesses is expected to bring additional jobs to the community and region.

In September 2002, the Smithfield Economic Development Commission published the results of a survey it conduct of all businesses in the town. Over 790 businesses were surveyed to better understand their opinions of local services, quality of business and life issues and concerns for expansion. Forty percent (40%) of the 90 respondents said that they had plans to expand their businesses in Smithfield. Most of these businesses fall into the manufacturing and retail employment categories.³³

Recent economic growth and optimistic plans from local business owners would suggest that more jobs (and people) are coming to Smithfield. The majority of these jobs are thought to be in the manufacturing and retail sectors, while some will go to the financial and educational institutions in town. With these new employees will come a demand for new housing for younger employees just entering the workforce and for working families. Given the employment sectors these new people will occupy, income could be estimated to be at or slightly above the State’s minimum wage or, \$6.75 per hour, which amounts to roughly \$13,500 per year. Therefore, future affordable rental and ownership opportunities in Smithfield must consider the financial limitations that these new local employees will have.

³³ Smithfield Business Survey, September 2002. Town of Smithfield Economic Development Commission.

5.0 LOW AND MODERATE INCOME HOUSING IN SMITHFIELD

As defined in the Rhode Island Low and Moderate Income Housing Act (R.I. General Laws, 45-53), the term "Low or moderate income housing" means any housing subsidized by the federal or state government under any program to assist the construction or rehabilitation of low or moderate income housing, as defined in the applicable federal or state statute, whether built or operated by any public agency or any nonprofit organization, or by any limited equity housing cooperative or any private developer."

As stated earlier, the Act requires all Rhode Island municipalities to provide that a certain minimum percentage of the total housing units in the Town qualify as subsidized low and moderate income housing. In Smithfield, this percentage is 10 percent, and as of July 2004, 4.36 percent of the total housing units in Smithfield met this definition. Although this is below the 10 percent standard set by the Act, the Town's Comprehensive Plan establishes a goal of meeting this threshold. In addition, the Smithfield Housing Authority has fifty-three (53) Section 8 vouchers, but these vouchers do not count toward the 10 percent standard.

5.1 Existing Low and Moderate Income Housing Units in the Town

According to the State definition of low and moderate income housing which requires that the units be subsidized, there were a total of 321 low and moderate income housing units in Smithfield as of July 2004. These are listed as follows:

Table 18 - Low and Moderate Income Housing, Smithfield, RI				
Name	Type	Rent/Own	Street Name	# Units
<i>Elderly</i>				
Greenville Manor	Public Housing	Rental	7 Church Street	50
Esmond Village	RIH Section 8	Rental	6 Village Drive	140
Georgiaville Manor	RIH Section 8	Rental	20 Higgins Street	54
<i>Family</i>				
6-8 Oak Street	RIH Tax Credit	Rental	6 Oak Street	4
<i>Special Needs</i>				
	Group Home Beds	N/A	Various	73
TOTAL				321
Source: RI Housing, July 2004.				

Greenville Manor is a 50-unit development located at 7 Church Street and constructed in 1970 under the (*program*). This development is operated by the Smithfield Housing Authority and provides 42, 1-bedroom and 8 efficiency apartments for low-income elderly and handicapped residents. The Executive Director indicates that turnover is slow, usually no more than 6 apartments per year and the demand for units is high. In September 2003 the Authority had a waiting list of some 165 people. Tenants pay no more than 30 percent of their annual income for rents, which range from \$76 to \$610 per month. Preference in the availability of units is first given to disabled veterans and secondly to local residents, or applicants who are working in the Town of Smithfield. Plans for a 48-unit expansion have been submitted to the Town for approval.

Figure 2 – Photographs of Greenville Manor, Smithfield, RI



Esmond Village is a 140-unit development located at 6 Village Drive and constructed in 1980 under Rhode Island Housing's Section 8 program. This development is privately owned and managed by Manhattan Housing. It provides 122, 1-bedroom and 18, 2-bedroom apartments for low-income elderly and handicapped residents. Tenants are required to pay rents that are no more than 30 percent of their income. Income guidelines (for 1-bedroom units) for 2003 range from a maximum of \$19,650 for very low income applicants to \$31,450 for low income applicants. Applicants for 2-bedroom units can earn no more than \$22,500 (very low) or \$35,950 (low). Monthly rents range from \$120 per month to \$676 per month, including utilities. In September 2003 the waiting list for Esmond Village was 147 applicants. Under the Section 8 program, preference for housing availability cannot be given to local residents. Unless extended, the restriction that units in this development remain as low or moderate income housing expires in January 2005.

Figure 3 – Photographs of Esmond Village, Smithfield, RI



Georgiaville Manor is a 54-unit development located at 20 Higgins Street which was constructed in 1984. It was developed and is managed by the same entity as Esmond Village (above). Georgiaville Manor offers 50, one-bedroom and four (4), two-bedroom apartments guided by the same income restrictions governing admission to Esmond Village. The 2003 waiting list at this development was 75 applicants. Unless extended, the restriction that units in this development remain as low or moderate income housing expires in December 2005.

Figure 4 – Photographs for Georgiaville Manor, Smithfield, RI



6-8 Oak Street is a small, 4-unit former mill house that was renovated for low and moderate housing in 1988 under Rhode Island Housing's Tax Credit program. There are 2, 1-br units and 2, 2-br units. Tenants are selected from the Smithfield Housing Authority's Section 8 waiting list.

Special Needs housing includes Group Home Beds, Transitional Units, and HUD 811 housing units. Group Home Beds are residential facilities licensed by the RI Department of Children, Youth and Family and the RI Mental Health, Retardation and Hospitals agencies.³⁴ HUD 811 is a funding program for the disabled. At present, the Town of Smithfield has only Group Home Beds as mentioned above.

5.2 Affordable Housing Agencies in Smithfield

1. The non-profit **Smithfield Housing Authority** manages 50 units of subsidized public housing for elderly and handicapped residents at Greenville Manor. The Authority also administers the Town's Section 8 voucher program, which issues 53 vouchers (September 2003).
2. **The Gemini Housing Corporation** is a nonprofit corporation, which consists of a 9-member board. The Corporation was formed in March 2001 by the Smithfield Housing Authority. They received 501c3 nonprofit status on June 1, 2003. The purposes of the corporation are:
 - a. To provide safe, decent and affordable housing through specific programs to construct, rehabilitate housing units for rent to families of moderate and low income as defined by the US Department of Housing & Urban Development.
 - b. To accept grants, loans, or entitlements from federal, state, and or local governments, private foundations and private sources to further the purpose of the corporation; and
 - c. To administer, on behalf of government or other corporations, programs that are similar to the purpose of the corporation.

The Gemini Housing Corporation will help to promote the design and implementation of selected social, physical, housing, and economic growth programs to benefit persons and families of moderate and lower income in the State of Rhode Island in cooperation with private enterprise, community organizations, public housing authorities, planning commissions, and governmental agencies, with

³⁴ Rhode Island Housing and Mortgage Finance Corporation, 2003.

specific emphasis upon moderate and low income housing; and to participate and cooperate with the public authorities in the State of Rhode Island, and to assist the Authorities in the accomplishments of their purpose by promoting relief of the poor, distressed, and underprivileged; lessening the burdens of governments; eliminating prejudice, and discrimination, and combating community deterioration.

The Gemini Housing Corporation will work to implement special purpose programs for which separate funding may be solicited and which may be undertaken on a joint venture basis with other private and public organizations; and to test the feasibility, cost, procedural and financial aspects of programs to construct, rehabilitate, manage and finance housing of high durability and lower cost for occupancy by lower income persons and families. They are currently pursuing two projects. The first project is a 45 unit expansion of Greenville Manor in partnership with the Smithfield Public Housing Authority.

Gemini Housing Corporation is certified by the US Department of Agriculture for the purpose of managing rural development properties.

3. The **Town of Smithfield** offers several tax exemptions for qualifying residents. Senior citizens, veterans, disabled veterans and legally blind residents may qualify for tax exemption status based on several program criteria. A summary of these tax exemptions are provided below.

The **Senior Citizen Exemption** is set at \$8,000 annually. Qualified seniors must be 65 years of age by December 31st for the subsequent tax roll; must own and occupy Smithfield real estate (three dwelling units, or less) for five (5) years; and, must apply on or after birthday, but before December 31st. Seniors may also qualify for a 'tax freeze' on their property only if they meet the requirements of the Senior Citizen Exemption and if they own a single-family dwelling. After application is made, the subsequent property tax rate is frozen.

Veterans may qualify for a \$4,000 tax exemption if they have served during particular qualifying Veteran Exemption Service Dates.³⁵ Unmarried widows or widowers of eligible veterans are also eligible for the **Veteran Exemption**. National Guard does not qualify unless they were activated. Smithfield also offers a '**Veterans Disability Exemption**' for any Veteran who is 100% disabled service-connected and unable to work as of December 31, 2002, owns real estate [in Smithfield] and resides therein as of December 31, 2002. A signed statement from the Veteran's Administration stating that the person is 100% disable service-connected, unable to work and the reason for the disability must accompany the application.

Lastly, the Town of Smithfield offers a '**Blind Exemption**' to anyone that is legally blind so certified by an attending eye physician, owns real estate and resides therein.

5.3 Smithfield Housing Rehabilitation Program

The Town currently provides funding for homeowners through the Smithfield Housing Rehabilitation Program. This program is funded through the Town's annual Community Development Block Grant appropriation. It provides income-eligible home owners with funds to complete a variety of home upgrading and improvements, such as renovations, electrical and plumbing upgrading, and improvements to heating systems, etc. Activities for the past three years are shown in Table 19 below. The Town should continue this program and expand it if possible.

The Town's Building Department does not currently keep an accurate record of housing code violations, inspections or other enforcement actions. The scope of work funded through the Rehabilitation Program could be greatly expanded if an accurate data base were developed to document the extent of housing deficiencies in the Town, and increased funding for rehabilitation efforts were identified.

³⁵ World War I (4/6/17 to 11/11/18), World War II (12/7/41 to 12/31/46), Korean Campaign (6/27/50 to 1/31/55), Viet Nam (02/28/61 to 5/7/75), actual service and/or campaign ribbon/expeditionary medal in Grenada or Lebanon Conflicts (1983-1984), active service and SW Asia Service Medal awarded during Persian Gulf Conflict (8/2/90 to 5/1/94), Haitian Conflict (8/2/90 to 5/1/94), Somalian Conflict (8/2/90 to 5/1/94), or Bosnian Conflict (8/2/90 to 5/1/94).

Table 19 - Town of Smithfield Housing Rehabilitation Program Expenditures FY 2000 – 2003			
Fiscal Year	Amount	General Description	Beneficiaries
2000-2001	\$50,620	- Renovations to single family homes	<ul style="list-style-type: none"> • Elderly • Single homeowner
2001-2002	\$34,391.93	<ul style="list-style-type: none"> - Renovations and rehabilitation to single family homes (e.g. carpentry, roofing, garage doors). - Replacement of windows and electrical system to a two-family home. - Boiler replacement to elderly, one-family home. - Updates of electrical, plumbing and heating to multi-family home. 	<ul style="list-style-type: none"> • Elderly singles and couples • Single mother • Landlord of multi-family
2002-2003	\$44,742.64	<ul style="list-style-type: none"> - Well drilling - Electrical upgrades - General repairs 	<i>*No information provided for this time period</i>
TOTAL	\$129,754.57		
Source: Town of Smithfield Planning Department, September 12, 2003			

5.4 Rehabilitation of Existing Housing Stock

The Town of Smithfield has a rich history of historic buildings and properties. Over 15 percent of the Town's housing stock was constructed in 1939 or earlier. These buildings are located in the Town's historic villages, especially Esmond, Georgiaville, Greenville and Greystone. Any housing strategy must recognize the importance of the Town's historic resources and integrate them into future plans for housing rehabilitation and reuse. Commercial and manufacturing buildings in particular can offer excellent opportunities for conversion to low and moderate housing. Mill complexes in Smithfield are currently in some type of manufacturing, residential or commercial use, such as the Esmond Mill Complex and the Homestead Mill. The Natural and Cultural Resources element of the Comprehensive Plan provides detailed description of these properties.

An inventory of the Town's mill sites was conducted for this planning effort to estimate the potential build-out of several mills with potential for adaptive re-use as residential properties. Table 20 below lists these sites and the estimated number of one and two bedroom units for each property.

For these structures, both mixed-use redevelopment as well as all-residential strategies should be encouraged by the Town. At the present time (2005) no specific development proposals have been made. Future zoning amendments will be adopted to permit residential uses on these properties. The permitted density should be based on net usable floor area as opposed to density based on land area. Zoning incentives will be created to stimulate the production of LMI units in these structures.

Table 20 – Mill Sites in Smithfield, Rhode Island as Potential LMI Housing Developments				
Property Name (Plat/Lot)	Status	Floor Area (square feet)	Potential Number of 1-Bedroom Units¹	Potential Number of 2- Bedroom Units²
Esmond Mills (AP 25/43,45 and AP 26/35,35A, 35B)	Occupied – Commercial Uses	642,187	513.7	395.2
Mill Falls, Putnam Pike (AP 4/14)	Occupied - Commercial and Light Manufacturing	105,300	84.2	64.8
Lister Mills, Stillwater (AP 20/2)	Partially demolished	3,040	2.4	1.9
	TOTALS	Gross 750,527		
		Net 600,422	600	462
Estimated Build-out (50% 1-Bdr, 50% 2-Bdr)			300	231
Projected # of LMI Units³			75	58
1 Build-out of mill sites assumes that future zoning of the converted mills will allow a density that will accommodate 1-bedroom dwelling units at 1,000 square feet each. A twenty percent (20%) reduction from the gross floor area was taken to determine usable (net) floor area, prior to calculating the residential build-out of each mill structure, to account for utility and other inhabitable spaces. 2 Assumes that future zoning of the converted mills will allow a density that will accommodate 2-Bedroom Unit per 1,300 square feet 3 LMI Projection assumes that a minimum of 25% of the net usable floor area in all mill structures identified in this plan will be devoted to LMI Units. Fifty percent will be one-bedroom units, and 50 percent will be two-bedroom units.				

For the purposes of this study, the potential number of units is determined by first assuming that 50% of the residential units constructed will be one-bedroom units and the other 50% will be two-bedroom units. Secondly, it is assumed that a minimum of 25% of the total net floor area in these mill buildings will be devoted to LMI units. Therefore, a total of 133 new LMI units are

projected for the build-out of these selected mill sites; 75 of these units will have one-bedroom and 58 of these units will have two-bedrooms.

The Town will proactively guide low and moderate income housing rehabilitation efforts to certain areas that can best accommodate higher densities due to existing public utilities, services and facilities. The Town should work with public, private and non-profit developers to purchase and rehabilitate historic structures and older buildings and convert them to low and moderate income housing. New zoning must be developed to accommodate reasonable densities needed to convert single family units to multiple family units, and still protect neighborhood character, and provide for on-site landscaping and buffering, off-street parking, etc.

Due to the fact that these sites are currently utilized for their commercial and industrial value, it is difficult to say when these economically important properties will become available. However, each building offers the possibility for the creation of future affordable housing developments. And, furthermore, the Smithfield Planning Department, Smithfield Public Housing Authority and the Smithfield Historic Society are committed to working with developers interested in these locations in order to preserve their historic integrity as well as to encourage their use for LMI housing. The Town is also interested in pursuing Low Income Housing Tax Credits for these properties.

6.0 PROJECTION OF LOW AND MODERATE INCOME HOUSING NEED

6.1 Quantitative Estimates of Future Housing

This section examines the number of low and moderate income housing units needed to achieve the applicable threshold requirement for low and moderate income housing in Smithfield. The Act, as amended in 2004, requires ten percent (10%) of the Town's year-round housing units to qualify as low or moderate income housing. At the present time, the Town has 321 such units. Ten percent (10%) of the Town's 7,354 year-round housing units (2000 U.S. Census) requires a total of 735 units, or a deficit of 414 units. In order to encourage the construction of enough affordable units to reach the ten percent (10%) goal "within a reasonable period of time,"³⁶ the Housing Plan must adopt policies and identify strategies that will, if successfully implemented, put the Town in compliance with the requirements of the Act.

Rhode Island Housing has prepared an estimate of the status of Low & Moderate Income Housing in the Town.³⁷ This worksheet provides an estimate of the number of housing units required over time to reach the ten percent (10%) requirement, and is shown in Appendix A. The document assumes four growth scenarios: (1) most recent building rate; (2) slow growth; (3) moderate growth; and (4) high growth. In each of these scenarios, an estimate is made of the number of low/mod units that would be required to be constructed annually to reach the goal. These estimates range from 27 to 37 units per year over an estimated 20 years. If any one of these estimates is used, the Town would have to restrict anywhere from 23 to 46 percent of the annual number of housing units built in the Town to qualified low and moderate income housing.

If these units are constructed in addition to the estimated annual average of new housing starts of 61 units per year for the last 10 years, this will put a severe strain on the ability of the Town to manage the impacts created by the influx of new housing. -The most critical capacity issue currently facing the Town is its public schools, which is nearing maximum enrollment at the middle school level. If constructed over a short period of time, these housing units—both market rate and low/moderate income, may add hundreds of new students into the public school system, before the Town can address the construction of new school facilities to increase overall capacity. Additional impacts will be felt in the Town's recreation, library, public works, utilities and public safety

³⁶ Handbook 16, op. cit., p. IV-19.

³⁷ Low and Moderate-Income Housing Status Worksheet, Town of Smithfield, July 2004.

services. The Town must address the impacts of additional new low and moderate income housing as part of its overall growth management program. *See discussion under Goal H-4.*

As noted above, two of the three subsidized housing projects in the Town (Esmond Village and Georgiaville Manor) are restricted to providing affordable units only until January 2005 and December 2005, respectively. Unless extended, these sunset dates will result in a **net loss of 194 housing units** from the total number that counts towards the 10 percent low/moderate income housing goal set by the Act.

6.2 The Consolidated Plan

Demand for low and moderate income housing must also be examined in terms of meeting local low and moderate income housing needs. The Town must plan its low and moderate income housing strategies so as to encourage production of the types of housing that are most needed in the community. These strategies must also bear a direct relationship with the State's five-year Consolidated Plan. This five-year plan is based on a review of the State's housing market and housing, homeless and community development needs.

The State of Rhode Island Consolidated Plan 2000-2005³⁸ examined housing conditions in the state based on the 1990 census. Some of the major findings of this study are:

- Rhode Island's homeownership rate continues to be lower than the national average
- Rhode Island has an insufficient number of large rental units
- Rhode Island has an inadequate supply of affordable housing
- The cost of rental housing continues to be a problem for Rhode Island renters
- Homelessness continues to be a statewide problem, not restricted only to cities
- There is a need for more permanent supportive housing for Rhode Island's diverse special needs population

The Plan assigned a high priority to several groups for which housing is needed on a statewide basis. Local communities are required to develop local housing strategies that are in proportion to the unmet local and state housing needs identified in this Housing Element and in the Consolidated Plan. The Consolidated Plan identifies unmet regional and statewide housing needs as follows:

³⁸ RI Consolidated Plan 2000-2005, op. cit.

A. Rental Housing

- Extremely Low-Income Households (0-30% MFI)
- Families for both small and large related households
- Elderly, especially frail elderly and extremely low income elderly

B. Home Owners

- Moderate Income (51-80% MFI)

C. Homeless

D. Special Needs

- Frail Elderly
- Disabled Persons
- People Living with HIV/AIDS
- People transitioning from institutional care

6.3 Local Housing Needs

In order to measure the nature of local housing demand in Smithfield, the information contained in the Comprehensive Housing Affordability Strategy (CHAS) was reviewed. CHAS is required as part of the National Affordability Housing Act of 1991, and is a requirement of agencies such as Rhode Island Housing to receive federal monies to support their programs. The CHAS is now a component of the Consolidated Plan. This information is published by HUD after every Census and provides information on the type of housing problems in a given community. The 2000 CHAS data for the Town of Smithfield is presented in its entirety in Appendix B.

The 2000 CHAS data reveals that of Smithfield's 6,959 households studied, 2,363 households reported moderate incomes or less (i.e. less than or equal to 80% of the Area Median Income). Of the 2,363 households, 1,319 households (55.8%) reported some type of housing problem. The term "housing problem" is defined as households forced to spend more than 30 percent of their income on housing and/or living in substandard conditions.³⁹ Table 21 below summarizes the CHAS data for Smithfield.

This summary of the CHAS data illustrates the proportional need for affordable housing across household types (i.e. elderly, family and other/special needs). The data differentiates between

³⁹ Substandard conditions are defined as facilities without complete kitchen or bathroom facilities.

renters and owners. The 'Family' category includes small related (2 to 4 members) and large related (5 or more members) families. The proportional CHAS need for each category is based on the projected number of LMI units needed to meet the 10% threshold for Smithfield in the Year 2020 (N = 1,319 units).

Table 21 – Town of Smithfield's Future LMI Needs Production by CHAS Data – Based on Analysis provided by Rhode Island Housing (as of 09/17/2004)

Household Type	2000 Number of Households with Any Housing Problem	Proportional CHAS Need ¹ (≤ 80% AMI)	# of LMI Units Needed by 2020 ²	Existing Supply	Future Need ³	Proportion of Future Need
Elderly Renter	329	24.9%	229	244	-15	-2.5%
Elderly Owner	287	21.8%	201	0	201	33.5%
Family Renter	141	10.7%	98	4	94	15.8%
Family Owner	369	28.0%	258	0	258	43.0%
Other Renter	58	4.4%	40	73	-33	-5.4%
Other Owner	135	10.2%	94	0	94	15.7%
Total LMI Units	1,319	100%	920	321	599	100%
<p><i>1 Projected by 2000 CHAS for households with less than or equal to 80% Area Median Income (AMI). 2 Value equals Proportional CHAS Need multiplied by the number of LMI units needed by 2020 (N = 920) which is based on the 20-year building permit average of 95.7 permits per year. 3 Future need equal CHAS need minus existing LMI supply. 4 For the purposes of this analysis and planning effort, 'Other' signifies special needs populations in the community.</i></p>						

Table 21 also details the projected need for housing within the planning period (i.e. by the Year 2020). These data consider existing and future LMI housing in the context of the three household types. By 2020, a total of 920 LMI units must be available assuming the Town grows at a moderate rate and 10% of the year-round housing stock will be affordable to LMI households. Of this 2020 target, elderly households constitute the greatest proportional need (46.7%) compared to family households (38.67%) and other households (14.63%) without consideration of existing LMI units.

The current LMI housing supply in Smithfield amounts to 321 units. There are 244 existing units of elderly household compared to 4 LMI family units and 73 special needs units. All current LMI units are rental units. Subtracting the existing LMI figure from the 2020 need of 920, the deficit, or need, equals 599 units. Broken down by household type, the future need for LMI housing by 2020 is greatest for families in Smithfield (352 units or 58.8% of the future need) versus the

elderly (186 units or 31%) and special needs (61 units or 10.2%). Today's supply of elderly rental and special needs rental housing meets current and estimated future supply of LMI units.

Over 90% of the future need for LMI housing in Smithfield is derived from the need for ownership opportunities, according to the CHAS. The CHAS data suggests that almost half of these new LMI units should be targeted for owner-occupied family housing. Circumstances in the community may offer two explanations for these data: 1) home ownership raises greater [financial] challenges than renting because of greater maintenance costs overall, and therefore, homeowners are more likely to experience housing problems than renters⁴⁰ and 2) the market generates more demand for rental housing and supply has tried to keep pace with the demand.

The following sections describe the goals, policies, strategies and actions the Town has considered in light of the low and moderate income housing crisis. These statements summarize the community's policies on how it can respond to local, regional and state needs within a reasonable timeframe. Moreover, these statements represent the Town's dedication to providing for its citizens while maintaining its quality of life and community character.

⁴⁰ The CHAS data in Appendix B suggests that LMI homeowners are more likely to experience housing problems than LMI renters.

7.0 *POLICIES, GOALS AND OBJECTIVES*

Goals and objectives of this Low and Moderate Income Housing Plan are based on a series of public work sessions with the Smithfield Town Council, Planning Board and other Town officials that were held in 2003⁴¹. See Appendices C, D and E for minutes of these work sessions. Additionally, meetings with Town officials, the Smithfield Housing Authority and interviews with state and local housing officials contributed to the development of this Plan. These discussions, along with a review of the 1992 Housing Element and an analysis of existing conditions and trends have helped to shape this Plan.

7.1 2002 Community Survey Report

In April 2002, the Town mailed out a questionnaire to 7,600 residents asking for their response on a variety of community services and topics, including housing. The results of the 2002 Community Survey Report⁴² indicate the opinions and attitudes of Town residents toward a number of issues facing the community. As part of this survey, ‘Functional Issues’ in accordance with the Comprehensive Community Plan were examined.

Six issues regarding housing in the Town were rated by respondents to the survey. The highest response as “Very Important/Important” was to the issue “Emphasize and preserve the identity of historic neighborhoods through historic district zoning” (73%). In fact, the highest percentage of “Unimportant/Very Unimportant” ratings were allocated to “Allowing and Encouraging the Development of Redevelopment of Small-Scale Affordable Housing Structure within Existing Neighborhoods” (35%). Approximately half of the respondents, however felt that affordable housing was an important issue facing the Town.

7.2 The Smithfield Summit Report

In addition, in April 2003 the Town conducted an outreach and public participation process that identified significant topics of concern and priority issues related to planning and growth in the Town. This exercise was initiated as part of the Town’s five year update of its Comprehensive Plan. The results of this process was the Smithfield Summit Report⁴³ a document that was used in part as a basis for the housing policies developed in this Housing Plan. The Summit Report looked at the

⁴¹ Meeting dates were September 23, 2003; October 27, 2003 and December 10, 2003.

⁴² Smithfield Department of Planning and Economic Development, 2002 Community Survey Report, August 2002.

⁴³ Smithfield Summit Report, Smithfield Department of Planning and Economic Development, April 12, 2003.

seven different elements of the Comprehensive Plan and identified priority issues therefore. With regard to housing, the Report identified the following:

Priority Issues:

1. *Variety of Housing*
2. *Safe Neighborhoods*
3. *Re-assess and re-evaluate Historical Priorities*

Action Steps:

- *Inventory existing housing stock*
- *Inventory land and zoning potential*
- *Update build-out analysis*
- *Land Management*
- *More intermodal transportation*
- *Implement Public Safety Watch*

The process included a visioning exercise that attempted to create the image of Smithfield in the Year 2023. Most residents stated that they see open space, country living, and environmental protection as very important for the future. When asked to identify what they would not like to see in Smithfield, “apartment buildings/high rises” were mentioned. With regard to low and moderate income housing, there was very little definitive response, except for the need to offer a “variety of housing” throughout the town. The Summit Report indicates that the participants in this exercise wish to see Smithfield retain its character, and that the Town’s growth policies should require future growth to respect this character.

7.3 The Basis for Housing Policy

The Town of Smithfield, like many communities its size, is grappling with a multitude of growth-related issues all at once. The proximity of Smithfield to the Providence metropolitan area, the presence of Interstate 295, and the expansion of major employment centers in the Town during the past decade have made Smithfield a very desirable place to live. The need to provide a housing stock to meet the housing needs of the entire resident population is just one of the issues that face Town officials. The Town has developed its housing policies in concert with overall growth management policies that are contained in the 1992 Comprehensive Plan, but also in light of the need for more effective growth management measures that are being developed during 2003-2004. In particular, the Town will be developing a formal Needs Assessment and Growth Study to address the demand for new and additional services from Town government resulting from new development. It is anticipated that the Town will consider updating its Impact Fee Ordinance and imposing

limitations on the number of building permits or other land use approvals to be issued at any time in accordance with the provisions of State law.

The opinions and attitudes of the Town's citizens as reflected in the 2002 Community Survey Report and the 2003 Summit Report must also be used as a basis for the Town's housing policy. Without effective citizen participation on the planning process, the acceptance and support of the public for the Town's efforts to provide low and moderate income housing will be lost.

After a review of the affordable housing implementation actions and recommendations that were contained in the 1992 Plan, and in anticipation of future growth management measures, the following statement of Goals and Objectives is presented. These will be incorporated into the Housing Element of the Comprehensive Plan as required. Other elements of the Plan have also been reviewed and modified as necessary to be consistent with these housing policies.

8.0 VISION AND GOALS

The Housing Element of the Comprehensive Plan contains the following Vision Statement:

“The vision for housing in the future of Smithfield is to plan for future development to provide for housing that can be afforded by the median income family of Smithfield spending not more than 30 percent of their annual income for housing. The Town should cultivate an understanding of the direction the Town should go in the future, recognizing the availability of utilities, Town facilities and transportation.”

This Vision Statement remains as a valid statement of the Town’s commitment to affordable and low and moderate income housing. The Housing Element also contains 3 Goals (H-1 through H-3) and 15 related policies that are intended to implement this Vision. It is recommended that the Town revise these Goals and Objectives in order to more clearly state those specific actions that will:

- Upgrade deteriorating and substandard housing
- Provide new housing opportunities geared to the needs of all segments of the population; and,
- Address the documented need for low and moderate income housing opportunities.

The goals and policies below include the existing policies (H-1 through H-3) found in the Housing Element of Town’s Comprehensive Plan. The new goals and policies recommended for inclusion in the Housing Element are H-4 through H-6.

Goal H-1: **To maximize the quality, accessibility, variety of residential structures and neighborhoods.**

Policy H - 1a

Stimulate development of a variety of housing, in terms of type, cost, size, location and design, to meet the broad range of needs and desires of homeowners and renters, and of all income groups and family sizes.

Policy H - 1b

Support the activities of the Town’s Housing Authority to increase its ability to serve its residents, with special emphasis upon meeting the needs of families and elderly citizens.

Policy H – 1c

Support the activities of the Gemini Housing Corporation and other area non-profit housing organizations.

Policy H – 1d

Expand the number of subsidized housing units in Smithfield, in order for the Town to meet the housing needs of its present and future population.

Policy H – 1e

The Town’s priority should be to meet the low and moderate income housing needs of its local residents.

Policy H – 1f

Encourage and support optimum location of new housing in terms of its relationships to transportation, pollution control, water supply, education and other public facilities and services; employment opportunities and commercial and community services; adjacent land uses; and the suitability of the specific site for other land uses, including open space.

Policy H – 1g

Support the activities of the Smithfield Housing Authority toward achieving a mix of affordable rental units which meet the different needs of local families and individuals.

Goal H-2: *To promote a safe, sanitary and well-constructed housing stock through new construction and renovation of existing structures.*

Policy H - 2a

Encourage and support the optimum use of existing housing stock, existing neighborhoods and existing structures suitable for residential use, in meeting housing needs, including rehabilitation of historic buildings for housing.

Policy H - 2b

Fully utilize governmental assistance programs and other available tools to ensure that the quality of the housing stock is maintained.

Policy H - 2c

Provide access to information regarding RIHMFC programs for home ownership.

Policy H - 2d

Encourage and support more efficient use of the State’s natural, energy, fiscal and other resources, and public services and facilities in residential structures and in residential development patterns.

Policy H – 2e

Encourage and support the continued long-term availability of housing units at Esmond Village and Georgiaville Manor to low and moderate income tenants.

Goal H – 3: *To encourage a safe and desirable neighborhood atmosphere.*

Policy H - 3a

Encourage and support the protection and improvement of stable neighborhoods and areas.

Policy H - 3b

Support activities which seek to improve the quality of life and shelter opportunities for all local citizens.

Policy H – 3c

Integrate new affordable housing development into existing neighborhoods in a manner that will protect the character and value of these neighborhoods.

Policy H – 3d

Distribute new low and moderate income housing developments throughout the Town on scattered sites, in scale with existing neighborhoods, and, except for small single family developments, where public water and sewer service is available.

Recommended Goals

Goal H-4: *To relate the location, density and nature of new housing to the Town’s long-range land use and growth management policies.*

Policy H - 4a

Apply new zoning provisions (Policies H- 4b and H – 4c) to promote low and moderate income housing units to the properties listed in the Plan (Table 22).

Policy H – 4b

Establish a new floating zone for multifamily housing.

Policy H – 4c

Draft and adopt a mandatory inclusionary zoning provision in the Zoning Ordinance.

Policy H – 4d

Based on the comprehensive permit procedures provided in the Low and Moderate Income Housing Act, the Town will adopt specific methods and procedures for the review of low and moderate income housing applications.

Policy H-4e

Work with non-profit and for-profit developers to rehabilitate existing housing and adaptively re-use nonresidential properties.

Policy H-4f

Fund rehabilitation and improvements to the existing housing stock utilizing the Low Income Housing Tax Credit Program.

Policy H-4g

Explore the feasibility of creating a local historic district to protect existing housing units from demolition or inappropriate re-use.

Goal H-5: *Create programs that actively support low and moderate income housing opportunities in Smithfield.*

Policy H – 5a

Form an Affordable Housing Advisory Board

Policy H – 5b

Create an Affordable Housing Trust Fund

Goal H-6: *Seek alternatives to the State’s Low and Moderate Income Housing Act as a way of providing low and moderate income housing.*

Policy H- 6a

Encourage the State to revise the Low and Moderate Income Housing Act as follows:

- Amend the definition of “low and moderate income housing” to include a wider range of housing types
- Amend the minimum percentage of low and moderate income units required in order to be eligible to file for a comprehensive permit from the current twenty (20) percent of the total number of units.
- Protections to ensure that municipalities are not overwhelmed by multiple comprehensive permit application in a short period of time
- Require developments that file for comprehensive permit applications to locate only in areas identified for such development in a community’s comprehensive plan
- Require all housing units filed as comprehensive permits to be subject to local impact fees and building permit quota systems, if enacted locally.

9.0 LOW AND MODERATE INCOME HOUSING STRATEGIES

9.1 Recommended Strategies

As required by Handbook 16, the Town must identify specific strategies to attain the ten percent threshold requirement for low and moderate income housing. This section presents a detailed explanation of strategies specifically recommended for low and moderate income housing. More general housing policies and strategies are provided in the Housing Element.

These strategies are based on the Town's stated Vision and Goals, and the Objectives designed to achieve these Goals as stated in the preceding section. Section 10.0 presents an Implementation Schedule which identifies quantitative estimates of the number of low and moderate income housing units expected to be generated by each strategy; the parties responsible for implementing each strategy; the timeframe for implementation; and the resources required to achieve them.

The strategies listed below provide detail to the Goals and Policies listed in Section 8.0. Goals H-1 through H-3 are already included in the Housing Element. Goals H-4 through H-6 are recommended to be added to the Housing Element, and are explained as follows:

9.1.1 Land Management Density Strategies

The following recommended policies and strategies are derived from **Goal H-4: To relate the location, density and nature of new housing to the Town's long-range land use and growth management policies.** Housing development in the Town must be coordinated with the Town's overall growth plans. This is particularly important where the development of low and moderate income/affordable housing is concerned. Currently, the provisions of the Low and Moderate Income Housing Act enable a developer to obtain a comprehensive permit for a development on sites that are unsuited for this type of development; at densities that exceed the capacity of the land and infrastructure; and at scales that overwhelm their surrounding areas and neighborhoods. The Act also permits up to 75 percent of the housing units in any single application to be non-affordable (i.e., market rate) units. The cumulative impacts of both market-rate and low/mod income housing units must be considered as part of a long-range growth management strategy of the Town. The efficient production of low and moderate income housing should be integrated into these

growth policies so that the Town's goal of reaching a level of ten percent low/moderate income housing by the year 2020 is not delayed. See Policy H-4d, below.

Policy H-4a:

Apply new zoning provisions (Policies H- 4b and H – 4c) to promote low and moderate income housing units to the properties list in the Plan (Table 23).

Several areas of town are better suited for the promotion of low and moderate income housing development. These areas were selected because they meet several conditions based on location:

- Associated with an existing population or growth centers of the community
- Accessible by/to the transportation system
- Within the existing service area of a public water supply and wastewater treatment system or easily connected to a system via minor extension
- Proximal to community services and amenities

For the sake of this planning effort, four areas were targeted for further consideration; the existing villages of Esmond, Greenville and Greystone, and the region of town due south of the intersection between Interstate 295 and Douglas Pike.

Within these areas, the Town has identified potential sites for the location of new low and moderate income housing development projects. These are shown on Map 2 and described in Table 22. These sites include approximately 710.5 gross acres of land for new housing development. In 2005, the Town conducted a development feasibility analysis of each of these sites, taking into account the presence of wetlands and other land unsuitable for development. See discussion in Section 10.0. As further described in Table 22, these sites have the potential to provide land for between 294 and 5,318 additional housing units. When these units are added to the potential number of inclusionary zoning units in new subdivisions, the potential number of new affordable housing units ranges from 369 to 5,393. The sites shown on this list should be considered as locations within the community where the Town would encourage the development of LMI housing. The greater proportion of these sites are on public water and sewer. The sites that are not connected to the system are considered to be easily accessible by a water and/or sewer line extension.

In order to calculate build-out estimates for these sites, the following assumptions were made

1. The actual area of buildable land for each site was calculated to exclude areas unsuitable for development, such as wetlands, steep slopes, etc.
2. All development would be multifamily
3. Public water and sewer service will be provided
Development density was estimated to be between 7 units per acre and 30 units per acre based on housing type. See discussion under Policy H-4b, below.

Policy H – 4b:

Establish a new floating zone for multifamily housing.

The Town will amend its zoning and other land use regulations to create an entirely new multifamily zoning district. The current (2003) zoning ordinance allows multifamily development in two zoning districts: R-20M and Planned Development (PD). The maximum permitted density in both of these zones is 2 units per acre. Development of multifamily housing at these densities may be difficult, especially at current land values. In an effort to encourage the development of quality low and moderate income housing at reasonable densities, the

Town will provide zoning standards for a new zoning district. This district will be created as a floating zone as defined in the Zoning Enabling Act.⁴⁴

- A maximum density of seven (7) units per developable acre will be permitted for any development proposal having at least 25 percent (25%), but less than one hundred percent (100%) low or moderate income housing. In such cases, it is projected that up to 75 percent (75%) of the housing constructed on these sites could be market-rate.
- For development proposals in which 100 percent (100%) of the total units would be low or moderate income housing, a maximum density of twelve (12) units per developable acre will be permitted. This will include all housing types (i.e., family, elderly and special needs).
- For elderly housing developments in which one hundred percent (100%) of the units are low or moderate income housing, a maximum density of thirty (30) units per developable acre will be permitted.
- Property which has been identified in the Comprehensive Plan on Table 22 as suitable for low and moderate income housing will be required to obtain a zoning map amendment by the Town Council. If granted, the Planning Board will review the development plans in the same manner as for land development projects.
- Property which has not been identified in the Comprehensive Plan as suitable for low and moderate income housing are not recommended for such development at this time. Development proposals for properties not included in Table 22 may still be considered for low and moderate income housing. However, such applicants will be required to obtain both a zoning map amendment by the Town Council and an amendment to the Land Use Map of the Comprehensive Community Plan from the Town Council and Planning Board. If granted the Planning Board will review the development plans in the same manner as for land development projects.
- Housing types other than multifamily, such as mixed use, duplex, or single family housing, may be permitted in this zoning district if they contribute to the overall goal of providing low and moderate income housing.
- For redevelopment strategies, such as conversion of existing mill structures, see Policy H-4e.

The Town will develop and adopt these zoning standards as part of its growth management implementation program. See Section 10.2 –Implementation Plan—for the required actions and timetable for adopting this zoning. The Town may also, at its discretion rezone suitable properties not listed in Table 22 for development of low and moderate income housing, in the new multifamily zoning district designation, after an amendment to the Comprehensive Plan.

Architectural standards that reflect the Town’s vision of community character should be included in the new zoning district language. These guidelines will give control of the aesthetic quality of new low and moderate income housing to the Town.

Policy H – 4c:

Draft and adopt a mandatory inclusionary zoning provision in the Zoning Ordinance.

Inclusionary zoning is a term that describes a zoning technique that provides incentives or requirements that a certain percentage of the housing constructed in new subdivisions or other land development projects is guaranteed to be affordable. It is a technique that has been applied in other areas of the

⁴⁴ R.I. General Laws, 45-24-31 (27) defines a Floating Zone as “An unmapped zoning district adopted within the ordinance which is established on the zoning map only when an application for development, meeting the zone requirements, is approved.”

country, but is relatively new to Rhode Island. The first such ordinances appeared in the early 1970s in California, Maryland and Virginia. However in recent years, inclusionary zoning techniques have spread into many jurisdictions throughout the nation.

The Town of Smithfield has experienced a steady stream of applications for new subdivisions during the past decade. Records provided by the Planning Department indicate that a total of 551 new lots/units were recorded since January 1992. Another 1,236 lots/units are currently under review or construction, prior to recording⁴⁵. These developments are listed in Appendix F and are shown on Map 1. This latter figure (1,236) includes five pending low/moderate income housing developments submitted in 2003-2004 as comprehensive permit applications. The total number of units in these three applications is 1,006. If these are subtracted from the total number of pending lots/units, there are some 230 lots/units which could be expected to be approved within the next 18 months. This results in a total of 781 approved lots/units over a span of 13 years, or approximately 60 lots/units per year.

As applied in other jurisdictions, inclusionary zoning techniques most often require a certain percentage of the number of lots or dwelling units in a subdivision be restricted to sale to low and moderate income buyers. The courts have been reluctant to approve schemes that require this percentage to be taken out of the number of units that could be built under current zoning densities. This would, in effect require private developers to assume the burden of providing the public benefit of low and moderate income housing, at their expense. In order to offset this burden, the most successful inclusionary zoning techniques combine the requirement of providing low and moderate income housing with a density incentive, or bonus. For example, a twenty percent incentive in a 10-lot subdivision would yield 12 units, two of which would be required to be affordable. There are many variations on this technique, including the option of allowing the developer to pay into an affordable housing trust fund *in lieu-of* constructing the actual units in a particular subdivision.

For the purposes of this analysis, it is assumed that 20 percent of all units in new subdivisions will be affordable, and that these units will be bonus units provided in addition to the maximum number permitted under current zoning density. This number will vary depending on the rate of growth. A portion of these units may pay a fee in-lieu-of construction toward the Affordable Housing Trust Fund. For the purposes of this Plan, only 5 units per year are included in the projections. See discussion in Table 25.

Again, architectural standards that reflect the Town's vision of community character should be included in the new zoning district language. These guidelines will give control of the aesthetic quality of new low and moderate income housing to the Town. When reviewing applications for mixed market-rate and affordable-rate developments, the Town should require that the exterior architectural treatment and the site design to be similar in nature for both types of homes.

Policy H-4d:

Based on the comprehensive permit procedures provided in the Low and Moderate Income Housing Act, the Town will adopt specific methods and procedures for the review of low and moderate income housing applications.

The Town proposes to modify its existing ordinance that deals with comprehensive permit applications for low and moderate income housing to reflect changes made in the new Low and Moderate Income Housing Act and associated legislation.

⁴⁵ Smithfield Planning Department, 2003.

9.1.2 Redevelopment Strategies

Policy H-4e:

Work with non-profit and for-profit developers to rehabilitate existing housing and adaptive re-use of nonresidential properties.

Low and moderate income housing development should also take place in those areas of Town where older housing is prevalent, and opportunities for infill development are available. Rehabilitation of existing units adds to the supply of low and moderate income housing without significantly increasing the total number of units in the Town. Rehabilitation in the Town's developed areas could include small apartments, duplexes or single family units to provide a larger range of housing options. To begin, the Town should create a data base of housing that has experienced code violations, sought rehabilitation loans, or has been changed from single to multi-family use. These units should be evaluated for their potential for acquisition and conversion to low and moderate income housing by nonprofit housing agencies.

As part of its strategy to encourage infill of low and moderate income housing in areas that have adequate infrastructure, the Town will revise its zoning codes to permit increases in density necessary for development of new housing, while protecting neighborhood character and retaining adequate landscaping, buffering and off-street parking.

The Town has also identified several mill sites that have the potential for residential development over time (Table 20). Adaptive re-use of these properties could yield as many as 300 one bedroom and 231 two bedroom residential units, if these properties are utilized for residential purposes by 2020. A reasonable proportion of these units (25%) dedicated to low and moderate housing development would yield as many as 133 new LMI units in this timeframe, taking rounding in to consideration. The Town's Planning Department will promote adaptive re-use of these mill sites by offering developers a zone change (i.e., from commercial or industrial to PD and/or multi-family residential) to promote these uses at economically feasible densities in order to maximize the production of residential units at these sites. The Town will mandate that at least 25% of the total number of residential units within the converted mills will be low and moderate income housing, especially for rental opportunities for elderly and special needs households.

Policy H-4f:

Fund rehabilitation and improvements to the existing housing stock.

The Town has developed a Smithfield Housing Rehabilitation Program to provide grants for repair and rehabilitation of low and moderate income housing, including both single and multi-family structures. Funded through CDBG appropriations, this program is typically under funded, and many worthwhile projects are neglected. The Town should increase the level of funding from its CDBG appropriation, and consider allocating funding through its operating budget for improved code enforcement and inspections.

Policy H-4g:

Explore the feasibility of creating a local historic district to protect existing housing units from demolition or inappropriate re-use.

Many of the Town's older homes are located in the traditional historic villages of Esmond, Greenville and Georgiaville. Scattered historic sites and properties are identified in the Comprehensive Plan, including seven sites/districts included on the National Register of Historic Places. Creation of a municipal body and regulation charged with reviewing changes to historic structures might preserve older housing which often

serves as low and moderate income housing. The Town will investigate opportunities for using the Low Income Housing Tax Credit Program to rehabilitate eligible properties in these areas. As many as ten rehabilitated properties within these historic village in the next 20 years is the Town's objective for this strategy.

The following recommended policies and strategies support the attainment of **Goal H-5 Create programs that actively support affordable housing opportunities in Smithfield.**

Policy H – 5a:

Form an Affordable Housing Advisory Board

An Affordable Housing Advisory Board should be created to act as a catalyst for affordable housing and low and moderate income housing initiatives within the Town. It would also assist the Town, the State, and private and nonprofit developers to provide low and moderate income housing in a manner that is consistent with the Comprehensive Community Plan. The Board would initially be appointed by the Town Council and consist of citizens who represent the housing community, banking, real estate, business, local community organizations and others who have a direct interest in low and moderate income housing in the Town. It would be advisory in nature, and would not replace or duplicate the duties of the Town Council, Planning Board, Zoning Board or Planning Department.

The general duties and purposes of an Affordable Housing Advisory Board are to:

- Establish short-term and long-term housing goals for the town that include those in this Plan;
- Support and expand the role of non-profit organizations in providing permanent low and moderate income housing in the Town;
- Research properties in the Town that may be sites for low and moderate income housing projects;
- Develop a site inventory of potentially suitable sites for rehabilitation of existing housing and adaptive re-use of nonresidential properties;
- Conduct educational programs regarding low and moderate income housing issues within the community;
- Assist the Town in developing zoning amendments contained in this Plan to encourage low and moderate income housing;
- Research the need and methods of establishing and administering an Affordable Housing Trust Fund;
- Identify funding sources for the production of low and moderate income housing within the Town.

Policy H – 5b:

Create an Affordable Housing Trust Fund

An Affordable Housing Trust Fund would act as the treasury for funds generated specifically for creation of low and moderate income housing. The Trust Fund would be administered by the Town, acting as the fiduciary agent for all funds generated through impact fees, assessments, grants, state or federal funding programs, private donations, land acquisitions or other sources of funding for low and moderate income housing. The Affordable Housing Advisory Board should advise the Town on the operation of the Trust Fund to ensure that the Fund is accountable to local needs. The Town Council shall approve all disbursements from the fund.

There are several local and national models of 'housing trusts' or 'community trusts' that Smithfield could emulate. In fact, this year, Grow Smart Rhode Island will be convening a group of experts to examine the possibility of using the structure and mechanisms of traditional land trusts to adopt for the acquisition and

development of land and other property for low and moderate income housing.⁴⁶ Depending on the so-called, ‘Housing and Conservation Trust Study Commission’, Smithfield may choose to lead the way by implementing its recommendations. Otherwise, the State of New Jersey has pioneered successful programs that blend inclusionary housing and transfer of housing development credits between metropolitan and non-metro areas.⁴⁷ Such a system has not been tried in Rhode Island but the legislative environment does not prohibit it at present.

The following recommended policies and strategies support the attainment of **Goal H-6: Seek alternatives to the State’s Low and Moderate Income Housing Act as a way of providing affordable housing.**

Policy H- 6a:

Encourage the State to revise the Low and Moderate Income Housing Act, as follows:

- Amend the definition of “low and moderate income housing” to include a wider range of housing types
- Amend the minimum percentage of low and moderate income units required in order to be eligible to file for a comprehensive permit from the current twenty (20) percent of the total number of units.
- Protections to ensure that municipalities are not overwhelmed by multiple comprehensive permit application in a short period of time
- Require developments that file for comprehensive permit applications to locate only in areas identified for such development in a community’s comprehensive plan
- Require all housing units filed as comprehensive permits to be subject to local impact fees and building permit quota systems, if enacted locally.

⁴⁶ R.I.G.L. 42-113-11

⁴⁷ Buchsbaum, Peter A., Esq. April 26, 2004. Implementing an Inclusionary Housing Program. Greenbaum, Rowe, Smith, Ravin, Davis and Himmel LLP. New Jersey.

10.0 IMPLEMENTING THE STRATEGIES

Reaching the 10 Percent Low and Moderate Income Housing Level

The policies, strategies and actions laid forth in the previous sections enable Smithfield to provide ten percent of its housing stock for low/moderate income households and to maintain that percentage level as the community grows in the future. As stated previously, this would immediately require an additional 414 housing units, or would require that a substantial percentage (23-46%) of the future housing constructed in Smithfield be affordable for the next fifteen years. The Town would prefer that the Act be amended to permit local low and moderate income housing initiatives to achieve a moderate rate of increase in the levels of affordable units. To reach the ten percent goal within 15 years, Smithfield will have to add housing as detailed in the tables provided below.

The Town of Smithfield has chosen to identify sites in the community where LMI housing development shall be promoted (Policy H-4a). Twenty-four sites were selected (Table 22) and analyzed for the presence of development constraints and available infrastructure. The Smithfield Planning Department and the Town Surveyor completed a site-by-site analysis using GIS to determine the build-out potential of each site. LMI housing development projections were conducted based on several assumed zoning densities according to the Town's elected strategies (Policies H-4b & H-4c). Additional assumptions regarding the proportion of the selected parcels that would be developed for a particular household type were also made to generate estimations of the number of units. These assumptions are noted in Table 22.

The number of units projected in Table 22 provide a range of possibilities for the Town to meet its LMI production goals. Given the reality that not every one of the selected parcels will be developed for LMI housing, the Town will have several opportunities to work the owners of the selected properties and apply its LMI production policies while achieving the community's LMI needs.

Table 22– Selected Properties for the Construction of Low and Moderate Income Housing										Projected Number of Units at Lot Buildout		
Map ID#	Plat	Lot	Location/Owner	Date of Ownership	Zoning	Gross Land Area	Buildable Area	Public Water ¹	Public Sewer	7 units/acre ²	12 units/acre	30 units/acre
1	51,46	125,14 6	Next to Post Office on Farnum Pike	May-02, Nov-96	R-MED	4.23	4.0	ESW w/Ext.	Yes w/Ext.	28	48	120
2	32	8	Carlos Mendes Property; Old County Road	Aug-03	R-MED	23.15	23.2	ESW	Yes	162	278	696
3	42	185	Whipple Estates	Mar-97	R-80	42	41.9	ESW	No	293	503	1257
4	23 & 42	61,67 A 125,12 5A,12 6	High Ridge Estates	12/02, 04/02, 12/02, 07/00, 04/02	R-MED	74.69 74.4	2.3	ESW	Yes	16	28	69
5	41 & 42	1 - 450	Tea Lots	Unknown	R-MED	45.8 57.1	55.8	Yes	No	391	670	1674
6	44	72	Behind St. Phillips School- Putnam Pike	Feb-85	R-80	59 55.7	51.4	GW	Yes	360	617	1542
7	4	14,16	Sal Salamon Mills – W. Greenville Road	May-03, Aug-03	R-20M	21.5 21.0	5.0	GW	Yes	35	60	150
8	20	2	Stillwater Road/Lister Mills/Belvoir Estates	Nov-98	R-MED	3.49 9.5	7.9	SW	Yes	55	95	237
9	44	4	Putnam Pike	May-03	MU	4 13.7	1.5	ESW	Yes	11	18	45
10	23	71	Foundry	Apr-61	R-20	7 6.4	6.0	SW	Yes	42	72	180
11	45	18	New Life Worship Church	Jan-88	PC	32.5 32	31.5	ESW	Yes	221	378	945
12	42	130A	Town Greenspace	Feb-95	R-20	20 21	20.2	ESW	Yes w/Ext.	141	242	606
13	28	66	Dionne's property	Apr-92	R-20	10.4	10.4	ESW	Yes	73	125	312
14	23	19	Interchange Realty	Unknown	PD	35.52 5.4	5.4	GW w/Ext.	Yes w/Ext.	38	65	162
15	43	21C	A.J. Matteo property	Oct-97	R80	26 65.6	65.6	GW	Yes	459	787	1968

Table 22– Selected Properties for the Construction of Low and Moderate Income Housing (continued)										Projected Number of Units at Lot Buildout		
Map ID#	Plat	Lot	Location/Owner	Date of Ownership	Zoning	Gross Land Area	Buildable Area	Public Water ¹	Public Sewer	7 units/acre ²	12 units/acre	30 units/acre
16	44	82	Robert Knight et al, Edwin Knight, Jr.	Feb-93	R-80	43	34.6	GW	No	242	415	1,038
17	25	45	Anthony Lisi et al/Kenneth Caito	Jun-98	LI	3.8	3.8	ESW	Yes	27	46	114
18	46	10A	Lucy Corp	Dec-64	R80	44.6 36.6	32.0	GW w/Ext.	Yes w/Ext.	224	384	960
19	46	9	Sand Trace LLC	Apr-99	R80	25	22.8	GW w/Ext.	Yes w/Ext.	160	274	684
20	46	10	Lucy Corp	Dec-64	R80	34.6 12.4	11.8	GW w/Ext.	Yes w/Ext.	83	142	354
21	48	2	Aldrich Realty	Feb-88	PC	66	58.2	SW w/Ext.	Yes w/Ext.	407	698	1,746
22	48	9	Richard Daniel	Feb-63	PC	77 49.3	45.6	SW w/Ext.	No	319	547	1,368
23	48	10	Haley et al, William & Patricia Cooke	Apr-94	PC	9 19.6	18.7	SW w/Ext.	No	131	224	561
24	48	11	Patricia Cooke et al, Melissa Haley	Sep-97	R80	13.18	12.2	SW w/Ext.	No	85	146	366
Total Acreage and Potential New Multifamily Units						710.46	571.8			1,001	6,862	17,154
Proportional CHAS Need ³										29.4%	39.7%	31.0%
Projected Number of LMI Units from Selected Properties										294	2,724	5,318
Potential Inclusionary Zoning Units in Subdivisions										75	75	75
Total Potential Low/Mod Housing Units										369	2,799	5,393 ⁴

Source: Town of Smithfield, RI, 2004.

1 Codes for Public Water Supply Systems: ESW = East Smithfield Water; GW = Greenville Water; SM = Smithfield Water

2 Calculations assume that 25% of the lot/build-out will result in LMI Units. (See Policy H-4b in Section 9.0)

3 It is not feasible to predict at this time which of the 24 lots will be developed for elderly, family and other households, nor is it feasible to determine which density will apply. This review will be conducted by the Town Council and Planning Board at the time of review of a zoning application. The Town will monitor the applications to ensure consistency with the needs stated in this Plan in Table 25. Therefore, a range of potential housing units is calculated based on assumptions drawn from the CHAS data presented in Table 21. The CHAS future need for elderly, family and other households are used to approximate the projected number of LMI units by multiplying the estimated build-out for each lot by the proportionate future LMI need as follows: 1) Half of the total future need (58.8%) for family (renters & owners), or 29.4%, was used to apportion the number of LMI units at 7 units/acre. 2) For developments at 12 units/acre, or those with 100% LMI, half of the future need for family households (29.4%) and other households (10.7%), a total of 39.7%, was used to apportion the build-out. 3) All developments at 30 units/acre were assumed to be for the elderly, which is 31% of the CHAS future need.

4 The Town's need for elderly units is only a fraction of this projected amount. This density is based on densities allowed by the Town for two pending developments at Cortland Place and Gemini Housing.

The new housing described in Table 23 below will require the development of approximately 283 to 316 additional units of low and moderate income housing every eight to ten years to reach the ten percent standard by the year 2020. These units will be distributed among several different housing types as prescribed by the State's Consolidated Plan, 2000 CHAS and summarized in Table 21 on Page 61.

Table 23 -Required Number of Housing Units required to Obtain the 10% Low and Moderate Income Housing Standard				
Year	Total Year-Round Housing Units	Low and Moderate Housing Units	Additional Low and Moderate Units (From 2003)	Percentage Low and Moderate
2000	7,354	321	0	4.36
2003	7,573 ¹	321	0	4.24
2010	8,243	637	316	7.54
2020	9,200	920	599	10.0
At Build-Out	11,639 ³	1,164	843	10.0
Notes:				
1. Additional housing units estimated from Building Official's record of new housing permits				
2. Building rate calculated from most recent Smithfield Building Official data (refer to Table *) or, a 20-Year Average of 95.7 permits/year.				
3. A build-out estimate of 4,243 additional units is based upon 2001 Build-Out Analysis.				

Table 24 below illustrates how new LMI units will be strategically targeted over time to meet these goals. This projection reflects the Town's dedication to the promotion of housing by promoting LMI housing unit creation through new developments (Policies H-4a – H4c). By the 2020 benchmark, it is predicted that the Town will surpass the 10% LMI Goal.

Table 24 - Projection of Low and Moderate Income Housing Development in Smithfield, RI 2003 - 2020				
	5-year Goal 12/31/2008 ⁴	Goal 2010 ⁴	Goal 2020	Percentage of New 20-year LMI Units
Inclusionary Zoning ¹	31	75	106	13.9%
Residential Multifamily applied to Target Areas ²	60	250	480	62.8%
Collaboration with Local Non-Profit Developers ³		45	45	5.9%
Rehabilitation Strategies Mill Sites		30	133	17.4%
TOTAL NEW LMI UNITS (cumulative)	91	400	764	100%
2020 Total LMI Units (%LMI)	412 (5.1%)	721 (8.7%)	1,085 (11.8%)	

Notes:

1. On October 27, 2004 the Smithfield Zoning Board of Review resolved to grant a special use permit to Norman Realty Corporation for a 60-unit addition to the Cortland Place assisted living center and nursing home in Greenville. The Zoning Board made it a condition of approval that at least 31 of the new units is to qualify as low and moderate income housing and to serve elderly with special needs. Construction is expected to commence in 2005. It is assumed that an inclusionary zoning ordinance will be developed that will require 20 percent of all units in new subdivision and land development projects larger than 10 units to be constructed as low and moderate income housing. New subdivisions may take up to three years to be planned, reviewed, approved and constructed, and new housing to be built. The average number of new housing starts per year is 95.7, rounded to 96. Assuming that 50 percent of those units will be in subdivisions greater than 10 units each, a theoretical maximum of 4.8 (rounded to 5) inclusionary units per year will be constructed ($95.7 \times 0.50 \times 0.10$). A portion of these units may pay a fee in-lieu-of construction toward the Affordable Housing Trust Fund. For the purposes of this Plan, 5 units per year are included in the projections starting in 2006 until 2010. Appendix F of this document indicates that of a total of 75 recent subdivisions approved by the Town, 13 of them were 10 or more units each. The total number of units in these subdivisions was 267 or 48.5% of the total of 551. Appendix F goes on to indicate that the number of lots/units in pending subdivisions 2000-2003 was 230, of which 69% were in subdivisions >10 lots (exclusive of comprehensive permit applications). The “assumed” 50% is considered to be conservative.
2. The 480 units estimated constitute a reasonable estimation from within the range, 294 – 5,318 units, of new LMI units projected in Table 22.
3. Non-profit developers may include the Gemini Housing Corporation, Valley Affordable Housing, and Woonsocket Neighborhood Development Corporation. Gemini Housing Corporation working with Smithfield Public Housing Authority is expanding Greenville Manor with an additional 45 units that will serve the elderly and frail elderly populations through HUD 202 funding.
4. Total year round housing units in 2008, 2010, and 2020 is assumed to be 8,052, 8,243 and 9,200 respectively, based on the 20-year building permit average.

Elderly, family and special needs LMI housing will be added to the Town’s housing stock according to Table 25 below. Several of the projections are actual number of proposed units while others represent plan implementation targets. For example, the actual number of units currently proposed as a housing project are given (e.g. Greenville Manor Expansion, and Cortland Place). And, other estimates represent targets or goals the Town will pursue as it implements the plan, i.e. encouraging family ownership housing opportunities through its inclusionary zoning ordinance. How these targets meet the CHAS need is summarized at the bottom of the table under the section, ‘Totals by Household & Tenure Type’.

This plan promotes a balanced and practical approach for the promotion of new LMI housing in Smithfield to meet the CHAS goals. The chosen strategies will generate both owner- and renter- occupied housing units for all household types but will result in a ‘surplus’ of LMI units, mainly for renters. Rental opportunities for elderly and special needs households are emphasized instead of ownership opportunities out of consideration for the burden of homeownership and the potential risks and challenges associated with it.. The rental unit surplus is also a direct result of the additional units currently proposed in Town and the probably that converted mills will result in rental, rather than ownership, opportunities. Otherwise, the Town will rely considerably on working with the private, for-profit and not-for-profit, development community to build LMI units on the lots

it has selected in its plan. By utilizing the proposed multifamily floating zone, the Town maintains enough flexibility over time to achieve the 2020 LMI Goal.

The timeframe and milestones for this plan's implementation is laid forth in Table 26. This schedule also identifies the responsible parties for each strategy. Key Actions are also included in the table.

Table 25 – Projected Number of LMI Units by Household and Tenure Type							
Development Strategy	LMI Unit Totals by Strategy	Elderly		Family		Special Needs	
		Rental	Home Ownership	Rental	Home Ownership	Rental	Home Ownership
Residential Multifamily applied to Target Areas							
See Table 22 ⁴⁸	480	190	10	185	10	75	10
Collaboration with Local Non-Profit Developers							
Greenville Manor Expansion – HUD202	45	35	0	0	0	10	0
Inclusionary Zoning							
All new subdivisions, 2005-2020	75	0	0	0	65	0	10
Cortland Place – <i>Norman Realty</i>	31	0	0	0	0	31	0
Rehabilitation Strategies							
Mill Sites ⁴⁹	133	28	0	95	0	10	0
Totals by Household & Tenure Type							
Projected New LMI Units	764	253	10	280	75	126	20
Current LMI Housing Units	321	244	0	4	0	73	0
Total Current + New LMI Units	1,085	497	10	284	75	199	20
2020 Need Goal by CHAS Data	920	229	201	98	258	40	94
Excess (Deficit)	165	268	(191)	186	(183)	159	(74)

⁴⁸ The 480 units estimated constitute a reasonable estimation from within the range, 294 – 5,318 units, of new LMI units projected in Table 22.

⁴⁹ An estimated 133 LMI units shall be developed as a result of the conversion of several mills in town with a minimum of 25% of the total units set aside for LMI housing units.

10.1 Implementation Plan

Table 26– Policies, Strategies and Actions for the Implementation of the Low and Moderate Income Housing Plan

*Note: The following recommended Goals and Policies amend the current Housing Element of the Town of Smithfield's Comprehensive Community Plan. Goals H-1 through H-3 are in the current Housing Element but are expanded upon here. Current provisions recommended to be deleted are shown in **strikethrough** and the new policies and strategies are shown in *italics*. Goals H-4 through H-6 are new and include specific Strategies for their implementation.*

Goal H-1: To maximize the quality accessibility, variety of residential structures and neighborhoods.

Policies & Strategies	Actions Required	Timeframe/ Benchmarks /Responsible Parties
H - 1a: Stimulate development of a variety of housing, in terms of type, cost, size, location and design, to meet the broad range of needs and desires of homeowners and renters, and of all income groups and family sizes.	<i>See Action Goals H-4 thru H-6</i>	<i>See Action Goals H-4 thru H-6</i>
H - 1b: Through public and private actions, and joint public/private efforts, work to increase the variety of housing options, including a range of types, sizes and costs.	<u>Recommendation:</u> Delete the current Policy 1b as too vague. Replace with specific policies provided in Goals H-4 & H-5.	Amend Housing Element
H - 1b: Support the activities of the Town's Housing Authority to increase its ability to serve its residents, with special emphasis upon meeting the needs of families and elderly citizens.	Support the creation of 45 new housing units on land currently owned by SHA. See Tables 25 and 26.	Create Affordable Housing Advisory Board and Trust Fund.

H – 1c: Support the activities of the Gemini Housing Corporation and other area non-profit housing organizations.	Create an Affordable Housing Advisory Board and Trust Fund to work with local non-profits.	See Goal H-5.
H 1d: Develop ordinances and other land use regulations which are sensitive to issues of equal access to safe, low and moderate income housing while promoting sound development practices. H 1e: Develop inclusionary and incentive zoning with the objective of providing at least 10 percent low or moderate income housing.	<u>Recommendation:</u> Delete current Policies H-1d and H-1e. Replace with more specific policies provided in Goals H-4 & H-5.	N/A
H 1f: Maintain the number of subsidized housing units in Smithfield, and cultivate innovative subsidy programs and approaches for supplying more low and moderate income housing. H – 1d: Expand the number of subsidized housing units in Smithfield, in order for the Town to meet the housing needs of its present and future population.	<u>Recommendation:</u> Maintenance of the Town’s current subsidized housing stock will not achieve the goals of this Plan. Subsidized housing units must be expanded, but only in accordance with the land use, density and locations recommended herein. Replace Policy H1-f with (new) Policy H1-d.	See Tables 22.
H – 1e: The Town’s priority should be to meet the low and moderate income housing needs of its local residents.	Within the extent allowed by law or by the guidelines of specific funding programs, the Town should prioritize the creation of low and moderate income housing for local residents.	Adopt policy statements by Affordable Housing Advisory Board
H – 1f: Encourage and support optimum location of new housing in terms of its relationships to transportation, pollution control, water supply, education and other public facilities and services; employment opportunities and commercial and community services; adjacent land uses; and the suitability of the specific site for other land uses, including open space.	Create a list and map of properties and/or locations for new low and moderate income housing that would meet acceptable criteria. Amend the Land Use Plan Map and add descriptive policy statements in the Land Use Element of the Plan.	Amendments drafted as part of this Low and moderate income housing Plan. Adopt Comp Plan amendments.

H – 1g: Support the activities of the Smithfield Housing Authority toward achieving a mix of affordable rental units which meet the different needs of local families and individuals.	Same as Policy H-1b.	
Goal H-2: To promote a safe, sanitary and well-constructed housing stock through new construction and renovation of existing structures.		
Policies & Strategies	Actions Required	Timeframe/ Benchmarks /Responsible Parties
H - 2a: Encourage and support the optimum use of existing housing stock, existing neighborhoods and existing structures suitable for residential use, in meeting housing needs, including rehabilitation of historic buildings for housing.	See specific Policies H-4e, 4f, 4g, and related discussion.	See discussion of related policies, below.
H - 2b: Fully utilize governmental assistance programs and other available tools to ensure that the quality of the housing stock is maintained.	See specific Policies H-4f and H-4g, and related discussion.	
H - 2c: Provide access to information regarding RIHMFC programs for home ownership.	See specific Policy H-5a, and related discussion.	
H - 2d: Encourage and support more efficient use of the State's natural, energy, fiscal and other resources, and public services and facilities in residential structures and in residential development patterns.	See specific Policy H-5a, and related discussion.	
H – 2e: Encourage and support the continued long-term availability of housing units at Esmond Village and Georgiaville Manor to low and moderate income tenants.	Work with Rhode Island Housing and the current owners to fund the continued subsidy for these two developments.	<ul style="list-style-type: none"> • Initiate discussions with RIH. Housing. • Affordable Housing Advisory Board to investigate.

Goal H – 3: To encourage a safe and desirable neighborhood atmosphere.		
Policies & Strategies	Actions Required	Timeframe/ Benchmarks /Responsible Parties
H - 3a: Encourage and support the protection and improvement of stable neighborhoods and areas.	These are general policy statements, with no specific action required. It is recommended that these current policy statements be retained to support the proposed land use and growth management policies regarding low and moderate income housing.	N/A
H - 3b: Support activities which seek to improve the quality of life and shelter opportunities for all local citizens.		N/A
H – 3c: Integrate new low and moderate income housing development into existing neighborhoods in a manner that will protect the character and value of these neighborhoods.		N/A
H – 3d: Distribute new low and moderate income housing developments throughout the Town on scattered sites, in scale with existing neighborhoods, and, except for small single family developments, where public water and sewer service is available.	See specific Policies H-4a thru 4d and related discussion.	See specific Policies H-4a thru 4d and related discussion.

The following new Goals and Strategies are recommended for inclusion in the Housing Element of the Town's Comprehensive Plan.

Goal H-4: To relate the location, density and nature of new housing to the Town's long-range land use and growth management policies.

Policies & Strategies	Actions Required	Timeframe/ Benchmarks /Responsible Parties*
H - 4a: Apply new zoning provisions (Policies H- 4b and H – 4c) to promote low and moderate income housing units to the properties list in the Plan (Table 22)	Adopt Table 22 and Map 2 into the Comprehensive Plan and direct developers towards the site-specific information herein.	<ul style="list-style-type: none"> • Application of new floating and inclusionary zones. • Responsible Parties: PD, ZO, TC, PB • Timeline: Implementation begins after the zoning is adopted (see Policies H-4b & H-4c).
H – 4b: Establish a new floating zone for multifamily housing.	<ul style="list-style-type: none"> • Town Council will approve amendments to its zoning and land use regulations to create a new multifamily zone that allows for higher density, low and moderate income housing developments in locations with appropriate site conditions. • Adopt these standards as part of a growth management program. • Rezone suitable locations for development of low and moderate income housing in the Town. 	<ul style="list-style-type: none"> • Zoning amendments • Growth management standards • Sites rezoned for low and moderate income housing • Responsible Parties: TC, PB, PD, TS, outside consultants • Timeline: 6 – 12 months
H – 4c: Draft and adopt a mandatory inclusionary zoning provision in the Zoning Ordinance.	<ul style="list-style-type: none"> • Planning Department and Town Solicitor work together to draft a mandatory inclusionary zoning ordinance that awards new developments a density bonus for the construction of low and moderate income housing units or payment in-lieu-of their construction. • Town adopts new inclusionary zoning ordinance. 	<ul style="list-style-type: none"> • Draft Inclusionary Zoning Ordinance • Public Hearing • Adopted Ordinance • Responsible Parties: TC, PB, PD, TS, outside consultants • Timeline: 6 – 12 months

H – 4d: Based on the comprehensive permit procedures provided in the Low and Moderate Income Housing Act, the Town will adopt specific methods and procedures for the review of low and moderate income housing applications.	<ul style="list-style-type: none"> Amend zoning ordinance to reflect changes in the new Low and Moderate Income Housing Act. 	<ul style="list-style-type: none"> Amended review process for low and moderate housing
		<ul style="list-style-type: none"> Responsible Parties: PD, PB, ZBR, TS
		<ul style="list-style-type: none"> Timeline: Years 1 – 2
H – 4e: Work with non-profit and for-profit developers to rehabilitate existing housing and adaptive re-use of nonresidential properties.	<ul style="list-style-type: none"> <i>The Town will require residential development with the inclusion of a minimum of 25% LMI units of the mill sites listed in Table 20. It will work with the developer to change the zoning of these sites to multi-family zoning with densities allowing a minimum of 1,000 sq. ft. for 1-Bedroom apartments and 1,300 sq. ft. for 2-Bedroom apartments.</i> The Zoning and Building Department should create a database of housing units that have experienced code violations, sought rehabilitation loans or have change from single to multi- family housing to conduct this evaluation. Revise zoning ordinance to allow greater densities for infill housing 	<ul style="list-style-type: none"> <i>Zone change/application of multifamily zone to identified mill sites.</i> <i>Adaptive re-use of mill sites</i> List of sites for housing rehabilitation
		<ul style="list-style-type: none"> Responsible Parties: PD, ZO
		<ul style="list-style-type: none"> Timeline: <i>As mill site properties change ownership or development occurs at these sites - 6 months to 5 years</i> Timeline: Create database: 6 months Timeline: Revise zoning: Year 1
H-4f: Fund rehabilitation and improvements to the existing housing stock.	<ul style="list-style-type: none"> Allocate more CDBG funds to the Smithfield Housing Rehabilitation Program. Allocate operating budget funds to housing code inspection and enforcement. Explore ways to utilize the LIHTC program for qualified properties. 	<ul style="list-style-type: none"> Increased annual appropriation of rehab funds that assist low and moderate income housing units
		<ul style="list-style-type: none"> Responsible Parties: TC, TM, Gemini, Valley
		<ul style="list-style-type: none"> Timeline: Years 1-2
H-4g: Create a local historic district to protect existing housing units from demolition or inappropriate re-use.	<ul style="list-style-type: none"> Planning Department will initiate the drafting of a historic district to be adopted into the local zoning ordinances that will provide for low and moderate income housing development in historic housing stock. 	<ul style="list-style-type: none"> Smithfield Historical Society policies and procedures
		<ul style="list-style-type: none"> Responsible Parties: TC, PB, PD, SHS
		<ul style="list-style-type: none"> Timeline: Years 1-2

Goal H-5: Create programs that actively support low and moderate income housing opportunities in Smithfield.		
Policies & Strategies	Actions Required	Timeframe/ Benchmarks /Responsible Parties
H – 5a: Form an Affordable Housing Advisory Board	<ul style="list-style-type: none">• Prepare Statement of Purposes, Duties and Scope of Advisory Services.• Town Council should create and appoint this advisory board consisting of representatives from the housing, banking, real estate, business and local communities.• The Board would fulfill general duties and purposes outlined in this Plan.	<ul style="list-style-type: none">• Formation and initial meeting of the Board
		<ul style="list-style-type: none">• Responsible Parties: TC, PB, PD, SHA
		<ul style="list-style-type: none">• Timeline: 6-12 months
H – 5b: Create an Affordable Housing Trust Fund	<ul style="list-style-type: none">• Adopt local enabling laws to establish the Housing Trust Fund.• Identify potential sources of funding.• Apply for start-up funding from Rhode Island Housing	<ul style="list-style-type: none">• Fund establishment• Start-up grant application submitted
		<ul style="list-style-type: none">• Responsible Parties: TC, PB, PD, SHA
		<ul style="list-style-type: none">• Timeline: 12 months
Goal H-6: Seek alternatives to the State’s Low and Moderate Income Housing Act as a way of providing low and moderate income housing.		
Policies & Strategies	Actions Required	Timeframe/ Benchmarks /Responsible Parties
Policy H- 6a: Encourage the State to revise the Low and Moderate Income Housing Act (§45-53) as follows:	<ul style="list-style-type: none">• Amend the definition of “low and moderate income housing” to include a wider range of housing types.• Amend the minimum percentage of low and moderate income units required in order to be eligible to file for a comprehensive permit from the current twenty (20) percent of the total number of units.	<ul style="list-style-type: none">• Introduction of legislation in January 2004.• Town Council resolution requesting amendments to §45-53• Support legislative amendments• Continue to monitor amendments to §45-53 that support Town housing policy.

	<ul style="list-style-type: none"> • Protections to ensure that municipalities are not overwhelmed by multiple comprehensive permit application in a short period of time. • Require developments that file for comprehensive permit applications to locate only in areas identified for such development in a community's comprehensive plan. • Require all housing units filed as comprehensive permits to be subject to local impact fees and building permit quota systems, if enacted locally. 	<ul style="list-style-type: none"> • Responsible Parties: TC, TS, General Assembly delegation
		<ul style="list-style-type: none"> • Timeline: January 2004 • 6-12 months

Note: TC=Town Council; PB=Planning Board; PD=Planning Department; TS=Town Solicitor; SHA=Smithfield Housing Authority; TM=Town Manager; ZO=Zoning Officer; ZBR=Zoning Board of Review; SHS=Smithfield Historical Society

APPENDIX A

**APPENDIX A – ANALYSIS OF 10% LOW/MOD
HOUSING ATTAINMENT FOR SMITHFIELD, RI**

Source: Rhode Island Housing, July 2004.

Low & Moderate-Income Housing Status

-	-
Total Year-Round Housing Stock as of Census 2000	7,354
Required 10% LMI units	735
Total LMI Units (December 2003)	321
Current LMI %	4.36%
Additional LMI Units Needed to Reach 10%	414

Building Permit History

	1980 - 1989	1990 – 1999	1980 - 1999
Single Family	1,056	481	1,537
Multifamily	542	97	639
Total Units	1,598	578	2,176
Average per yr.	160	58	109

2000-2003

-	
Single Family	243
Multifamily	8
Total Units	251
Average per yr.	63

**Most Recent Building
Rate**

If Smithfield builds new housing at a rate equal to the LAST 4 YEARS, the town's total housing stock in the year

2020

will be

8,609

Ten percent (10%) of that number equals

861

To reach that number of LMI units,

27

new LMI units would have to be built in Smithfield each year.

Those LMI units would represent

43%

of all housing units permitted in Smithfield during each of the next

20

years.

Slow Growth

If Smithfield builds new housing at a rate equal to the 1990s, the town's total housing stock in the year

2020

will be

8,510

Ten percent (10%) of that number equals

851

To reach that number of LMI units,

27

new LMI units would have to be built in Smithfield each year.

Those LMI units would represent

46%

of all housing units permitted in Smithfield during each of the next

20

years.

Moderate Growth

If Smithfield builds new housing at a rate equal to the 1980-1999 average, the town's total housing stock in the year

2020

will be

9,530

Ten percent (10%) of that number equals

953

To reach that number of LMI units,

32

new LMI units would have to be built in Smithfield each year.

Those LMI units would represent

29%

of all housing units permitted in Smithfield during each of the next

20

years.

High Growth

If Smithfield builds new housing at a rate equal to the 1980s, the town's total housing stock in the year

2020

will be

10,550

Ten percent (10%) of that number equals

1,055

To reach that number of LMI units,

37

new LMI units would have to be built in Smithfield each year.

Those LMI units would represent

23%

of all housing units permitted in Smithfield during each of the next

20

years.

APPENDIX B

APPENDIX B - SOCDS CHAS DATA: HOUSING PROBLEMS OUTPUT FOR ALL HOUSEHOLDS

Name of Jurisdiction: Smithfield town, Rhode Island			Source of Data: CHAS Data Book			Data Current as of: 2000					
	Renters					Owners					
Household by Type, Income, & Housing Problem	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Renters	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Owners	Total Households
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)
1. Very Low Income (Household Income <= 50% MFI)	471	122	4	90	687	413	144	8	109	674	1,361
2. Household Income <=30% MFI	232	68	0	42	342	151	53	0	62	266	608
% with any housing problems	57.8	100.0	N/A	57.1	66.1	72.2	100.0	N/A	93.5	82.7	73.4
% Cost Burden >50% and other housing problems	4.3	0.0	N/A	0.0	2.9	0.0	7.5	N/A	0.0	1.5	2.3
% Cost Burden >30% to <=50% and other housing problems	0.0	0.0	N/A	0.0	0.0	0.0	0.0	N/A	0.0	0.0	0.0
% Cost Burden <=30% and other housing problems	0.0	0.0	N/A	0.0	0.0	0.0	0.0	N/A	0.0	0.0	0.0
% Cost Burden >50% only	44.8	100.0	N/A	47.6	56.1	53.6	73.6	N/A	71.0	61.7	58.6
% Cost Burden >30% to <=50% only	8.6	0.0	N/A	9.5	7.0	18.5	18.9	N/A	22.6	19.5	12.5
3. Household Income >30 to <=50% MFI	239	54	4	48	345	262	91	8	47	408	753
% with any housing problems	57.3	63.0	0.0	70.8	59.4	36.3	79.1	100.0	70.2	51.0	54.8

[illegible]

% Cost Burden <=30% and other housing problems	5.4	0.0	0.0	0.0	0.9	0.7	0.2	2.3	0.0	0.4	0.5
% Cost Burden >50% only	25.7	0.0	0.0	0.0	4.1	0.0	0.4	0.0	2.1	0.5	0.8
% Cost Burden >30% to <=50% only	18.9	7.3	0.0	0.0	5.2	7.1	8.9	7.4	17.9	9.5	9.1
6. Total Households	631	382	27	380	1,420	1,294	3,054	505	686	5,539	6,959
% with any housing problems	58.0	39.5	0.0	15.3	40.5	25.7	18.7	17.6	33.4	22.1	25.8

Source: State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) Data (<http://socds.huduser.org/chas/index.htm?>)

Definitions:

Any housing problems: cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

Other housing problems: overcrowding and/or without complete kitchen or plumbing facilities.

APPENDIX C



MEMORANDUM

TO: Affordable Housing Committee

FROM: Jeffrey A. Nield, Senior Planner, Kleinschmidt Associates

RE: AFFORDABLE HOUSING MEETING – September 23, 2003

Town Council Present: Al LaGreca, Richard Poirier, Michael Flynn, Ron Manni, Jean Cerroni

Zoning Board Present: Tony Fonseca, Peter Fogarty, David Greene, James Busam, David Tassoni

Planning Board Present: Michael Moan, Jack Kovolski, John Steere, Dennis Cesaro, Michael Twohey, Terry Turner, Kevin Gendron

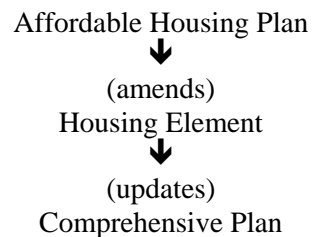
Staff Members Present: Jim Suzman, Al DeCorte, Amrita Hill, Anthony Muscatelli, Donna Corrao

Others Present: Senator John Tassoni, Ed Alves, Jim Barden (Smithfield Housing Authority)

Absent: Russ Marcoux, George McKinnon, Matthew Cedar, Richard Pitrone

Introduction

Charting the path of the Town of Smithfield's Draft Affordable Housing Plan:



Lead Discussion Points: What is the difference between Low/Moderate Income Housing and “affordable” housing? How do they affect the 10% threshold mandated under the Low/Mod Act?

Affordable Housing Plan covers the following key questions about “subsidized” and affordable housing:

- Does [Smithfield] have it?
- Does [Smithfield] want it?
- How can [Smithfield] get it?

Summary and Discussion of Key Issues

In Smithfield there is currently no vacant R-20M land zoned to allow for multifamily. Town purposefully decided to keep densities low --2 units per acre--in order to keep away from higher density because the community thought higher density was contrary to the Town's idea of community character. The Town wanted all applications for multifamily housing in the R-20M zone to obtain a zone change from the Town Council.

How long will it take for Statewide Planning and RI Housing to review and decide upon the Town's submitted Affordable Housing Plan and Housing Element amendments? Will a long timeframe mean more affordable housing coming into Town or can there be a moratorium on new Low/Mod Housing applications? The Town Solicitor said that a moratorium was not advisable.

There is a direct conflict and incongruity between the Low/Mod Act and the regulations....HOW? WHAT?

Can the Town increase the minimum threshold of affordable units per Low/Mod Comprehensive Permit Application from 20% to 60% or 80%? Could RI Housing make the change?

Kleinschmidt/Lachowicz must clarify the definition of "affordable" & "subsidized" to better understand what state and federal assistance programs can be counted under the definitions to determine the Town's inventory of "affordable" housing under the Act (e.g. does Medicare assistance count?) Which rental programs are counted under the definition?

Do affordable units under the act only include construction and rehabilitation projects or are rental units counted? See Section 45-53-3 (5) of the Act.

Smithfield has other developments that contain units that may be "affordable" under the Act. These units are as follows:

- Cortland Place
- Several Group Home Beds (5)
- Village at Waterman Lake

Based on the language in the Act, what happens to the Town's affordable housing quota after the mandated 30-year affordability restriction is over?

Workshop Participant Consensus: Smithfield can't easily achieve 10% goal at current Low/Mod Act development rate of 20% of total per development project.

Discussion: *Intermediate/Long Term Strategies for Affordable Housing Plan/Town's Housing Element*

- Impact fee exemption for subsidized housing?
- Direct [financial] Provision of Affordable Housing; provide money to Gemini Housing Corp.
Q: How can local funds be generated for affordable/subsidized housing?

A: Payment [from developers] in lieu of [construction affordable units]

Q: How would funding Gemini help local housing dilemma?

A: Create opportunities to attract for subsidy programs/funding. (See Woonsocket Neighborhood Development Corporation for case studies.)

Q: If local funding is given, will that qualify the housing under Low/Mod Act.

A: No, there would need to be state and/or federal funding component.

KEY QUESTION: What state and federal funding sources are out there to match a local funding effort? Would Smithfield qualify for these programs?

- Local program to purchase Affordable Housing “rights” to maintain it at affordable levels and qualified for subsidized, i.e. 30-year affordability rule and sunset.
- Ideas/potential programs to keep people in affordable housing:
 - Tax credit programs: Can similar be used for single-family elderly?

KEY POINT - Town Council: Identification of locations (e.g. zones, parcels) for affordable units would be acceptable only if there are restrictions on how development occurs (i.e. type, size, and style of housing). The Town is very concerned about increased density and its impact on the community’s quality of life and character.

- New housing initiatives should be linked to available public water and sewer systems.

Discussion of Short Term Strategies: Contending with the 3 Low/Mod Application Now

- What steps can the town take to manage the 3 applications currently before the Zoning Board?
- Address 3 Comprehensive applications by finding out about the “eligibility versus received” question regarding the subsidy (for the developer).
 - What is the difference between “qualifying” and actually ‘receiving’ a subsidy
 - If a development gets approved, but does not obtain a subsidy, can it be built?
- Challenge RI Housing low/mod data for Smithfield
- What happens when the developer doesn’t use/take any subsidy?
- Town must push for definition and procedure changes to Low/Mod Act – RI General Assembly ’2004 Session.
- Can Town establish higher threshold (>20%) for all Low/Mod developments, e.g. 40,60-80% or even 100 percent?
- How can the Town adopt tougher local zoning and planning standards for all Low/Mod Applications?
- For current applications, Town should mandate much higher % (e.g. 60, 80, and 100%) of Affordable units per new development application [under the Low/Mod Act].

KEY POINT: Next meeting should be another workshop. Delay public meeting/forum until draft Affordable Housing Plan is further developed.

Discussion: Inclusionary Zoning

- Density Bonus for development that would like to include affordable (subsidized) units.
- Works with quotas/caps on annual building permits so that affordable gets built first.
- What are acceptable densities for affordable housing, 2 units/acre – 8 units/acre? The Town historically has chosen to keep densities low and handle multi-family applications with conditional approvals.

Discussion: Affordable Housing Plan/Project Focus

Town Council priorities:

- 1) Meeting 10% threshold
- 2) Increasing affordable housing opportunities

** Meeting adjourned by Town Council President at 9:10 p.m. The next meeting will be a work session of the Town Council and the consulting team. Time and location TBA.

APPENDIX D



MEMORANDUM

TO: Affordable Housing Committee

FROM: Donna A. Corrao, Assistant to the Planning & Economic Director

RE: AFFORDABLE HOUSING MEETING – October 27, 2003

Town Council: Al LaGreca, Richard Poirier, Michael Flynn, Ron Manni, Jean Cerroni

Zoning Board Designee: George McKinnon

Planning Board: Michael Moan, Jack Kovolski, John Steere, Dennis Cesaro, Michael Twohey

Staff Members Present: Russ Marcoux, Al DeCorte, Amrita Hill, Anthony Muscatelli

Housing Authority: Clare Fortin, Jim Barden

Others Present: Senator John Tassoni, Ed Alves

Absent: Terry Turner, Kevin Gendron, Richard Pitrone

The meeting opened at 6:30 p.m.

Tony Lachowicz summarized the results of recent meetings the consultants and town planner had with both Statewide Planning and RI Housing. He re-emphasized that what these groups will be looking for, with regard to an affordable housing plan, are specifics and that they are achievable over a reasonable period of time. What the consultants are seeking tonight is detailed feedback on where this body wants to locate affordable housing in town.

Mr. Lachowicz referred to Cumberland's recently accepted plan which includes a variety of goals; short range, medium range and long range over a 20 year time period.

The Town presently has a deficit of 418 units. However, Georgiaville Manor and Esmond Village's affordable housing status expire in 2005, so the Town may be losing 2 out of its 3 "affordable" units. Unless they are renewed and their affordable status extended, the town may be looking at a net loss. Additionally, as the town's housing stock grows, the number of required affordable units grows.

One recommendation is to combine affordable housing into new housing stock with large-scale housing projects. Mr. Lachowicz stated that this may expedite the process, but that there is no one way to fix the problem.

The consultants, along with representatives from town hall, identified selected properties that may be possible locations for affordable housing. Mr. Lachowicz referred to the last two pages of the Kleinschmidt handout. Assumptions made were that all of the parcels had access to public water and sewer and that all development would be multi-family, but it is possible to have a mix. The chart displayed the number of potential units for each parcel under 3 scenarios; current zoning, if density was increased to 3 units/acre and 7 units/acre. The total number of units, if all of these identified sites were developed as affordable, would be 577 under current zoning, 1,025 under the 3 units/acre scenario and 1,906 under the 7 units/acre scenario.

Mr. Lachowicz suggested that the town create a new multi-family district and re-map these particular parcels or take it on a case by case basis through a zone change. He suggested that the town identify specific zones for affordable, multi-family housing in the comprehensive plan. This will prevent the town from being at the mercy of developers who submit comprehensive permits to place affordable housing wherever they wish. The town would be able to deny an application based on the fact that it has areas in town identified for such development.

Al LaGreca asked if the consultants could clarify the definition of low and moderate income and whether it related just to “subsidized” developments. Mr. Lachowicz responded yes, that what we are dealing with are simply state or federal subsidies. Additionally, Mr. Lachowicz stated that RI Housing does not include Section 8 subsidies because they are portable and stay with the individual and not the housing unit.

Richard Poirier pointed out that the act does not specify that developers provide 20% affordable units. He questioned how RI Housing justifies the 20% figure as opposed to having an entire development be designated as affordable. Mr. Lachowicz agreed that the 20% figure is found in the Rules and Regulations and not the act, but this is apparently a rule of thumb for developers to make it work economically; that they need 80% of market rate units in order to make a profit. Mr. Lachowicz stated that the town can set its own limits in the comprehensive plan and back it up with zoning. Another recommendation which is within the town’s prerogative is “mixed income” projects where developments are built with ranges of affordability.

Ed Alves agreed that the way the law is written does not provide for density bonuses for the 20%; the regulation does and that is currently being challenged.

In Mr. Lachowicz’ opinion, the town could increase density only for the affordable units and the other 80% of units would be subject to the current zoning requirements.

Al LaGreca suggested putting a cap on the number of allowable units per year and a suggestion was made to pace the growth of housing over the next 20-25 years.

Mr. Lachowicz stated that the town has been building at about 60 units per year for the past decade or so; including condominiums, and maybe that is a figure that works for the town. Al LaGreca suggested perhaps maxing out building permits at 60 per year; and give priority to low and moderate income housing units.

Mr. Lachowicz suggested a “pacing and phasing ordinance” which incorporates building caps and issuing permits on a first come first serve basis, through a lottery, or by priority points; units with low numbers of children. Also, the town can exempt affordable housing developments from building caps.

Mr. Lachowicz suggested prioritizing and rezoning a number of the identified sites for affordable housing projects and wait for the owners to come in with a development.

Richard Poirier stated the need to eliminate the fact that after 30 years the units can convert back to fair market. Mr. Lachowicz explained that the subsidies are issued only for 30 years but that the town could make them subject to renew. Ed Alves suggested that the town require that all affordable housing developments renew their subsidies after 30 years prior to granting a zone change.

Clare Fortin, from the Smithfield Housing Authority, stated that the Gemini Housing Corporation has formed in June and has received 501c3 status as a non-profit. She stated that the housing authority receives very little funding because RI Housing typically funds the larger non-profits with proven track records.

Ms. Fortin stated that they are considering partnering Gemini with another non-profit that has a track record of development and Mike Flynn suggested the Valley Affordable Housing.

Ms. Fortin identified some parcels that the housing authority was considering for affordable housing; the Stillwater foundry, the old nursing home on Rt. 104, the old St. Phillips Church on Smith Avenue (currently Swayno's Dress Shop). Additionally, the Housing Authority owns some acreage that they would like to put elderly housing on but they are not sure if it is buildable and have been unable to do a feasibility study due to lack of funds.

Mr. Lachowicz made the suggestion that the town set up all its requested criteria in zoning for affordable housing; whether by special use, zoned by right or floating zones. A suggestion was made to create different density bonuses for non-profit developers than for-profit developers.

Ed Alves suggested using the future land use map to advocate those zones; identify sites and create a new zone "residential multi-family". Al LaGreca would like to limit the overall number of units on property with 100% low-mod income housing. Mr. Lachowicz commented then the town would want to encourage scattered sites throughout town.

Mike Twohey suggested looking at Routes 116 and 7 and that there may be a need for larger scale developments in order to get to the 10%.

Ed Alves recommended also using inclusionary zoning where for every unit built one additional low-mod unit is built.

Jeff Nield asked if there were any town-owned properties that could be identified and perhaps deeded over to Gemini Housing and Richard Poirier responded that the only town owned property is designated as open space.

Mr. Lachowicz explained the Inclusionary Zoning technique whereby a developer is required to provide a certain percentage of low-mod housing, usually through a bonus

Mr. Lachowicz mentioned that South Kingston recently established an Affordable Housing Trust Fund administered through the Finance Department. Funds will be used to buy land or to use as seed money, and could eventually evolve into its own non-profit organization.

He mentioned that the town could assist the Housing Authority by allocating staff assistance, guaranteed annual funding, co-signing or signing bank notes, or through funds designated through the impact fees to support the Housing Authority.

Low-mod housing can be for either elderly or families and town can modify the zoning designation according to number of bedrooms as opposed to number of units/acre. For example, elderly housing can have different density requirements than 1 bed, 2 bed or 3 bed units.

Some suggestions for other locations in town for affordable housing were: any available land at Deerfield Park, Benny's Warehouse, or on Routes 7 and 116.

Mr. Lachowicz stated he would like to re-draft the affordable housing plan addressing the discussion from tonight. He emphasized that the town's goals and objectives need to meet the criteria of the law and provide an implementation schedule outlining the steps to take.

The next meeting will be in early December.

The meeting ended at 8:45p.m.

Respectfully submitted,

Donna A. Corrao
Assistant to the Director of Planning & Economic Development

APPENDIX E

Appendix E – Notes from December Meeting



MEMORANDUM

TO: Affordable Housing Committee

FROM: Donna A. Corrao, Assistant to the Planning & Economic Director

RE: AFFORDABLE HOUSING MEETING – December 10, 2003

Town Council: Al LaGreca, Richard Poirier, Michael Flynn, Ron Manni

Zoning Board Designee(s): Tony Fonseca, Jim Busam

Planning Board: Michael Moan, Jack Kovolski, John Steere, Michael Twohey, Kevin Gendron

Staff Members Present: Russ Marcoux, Al DeCorte, Amrita Hill, Anthony Muscatelli

Housing Authority: Jim Barden

Others Present: Ed Alves

Absent: Jean Cerroni, Terry Turner, Richard Pitrone, Dennis Cesaro

The meeting opened at 6:40p.m.

Jeff Nield gave an overview of the handout materials which summarized the discussions of the past two work sessions; a draft affordable housing plan and Table 23; “Policies, Strategies and Actions for Implementation of the Affordable Housing Plan”. Mr. Nield stated that these documents are still in draft form and that they are requesting the town’s input into amending it.

Mike Moan asked if he could forward comments and questions to the consultants via email and Amrita said to send them to her and she would forward them. Jeff Nield also stated he could also offer his comments and questions tonight.

Tony Lachowicz commented that he has already received some comments from Ed Alves, and that he will incorporate those, and any other comments, into the plan and prepares a final draft by the middle of January, if not sooner. The Planning Board can then review the plan and make a recommendation to adopt it.

Mr. Lachowicz stated that Table 23 is what Statewide Planning is requiring of the town; a Plan that identifies who is responsible for the actions and a timeline to complete those actions.

The consultants stated that the recommendations on page 42 of the plan are really what they are requesting feedback on.

Section 6.1 provides Quantitative Estimates over the next 20 years, assuming the town maintains its current growth rate. Section 6.2 is the Consolidated Plan which takes into account the nature of housing demand in Smithfield and identifies housing problems. In Smithfield, more homeowners than renters have housing problems and therefore, the town should provide more homeownership programs than rental programs.

Page 46 of the plan outlines how the town can reach the 10% affordable housing goal. The town needs an immediate 418 additional housing units to reach the 10% level, approximately 300 units over the next decade and 600 units over 20 years.

Mike Moan asked if these estimates include the 3 comprehensive permit applications that are presently before the town and Mr. Lachowicz said he did not assume that those 3 applications will be approved. Mr. Moan replied that this may drive up the 300 units required over the next 10 years if they are approved and Mr. Lachowicz responded that those were not part of the equation and that would put a lot of non-affordable units into the equation.

Mr. Lachowicz said the plan should state that the town wants to grow at 60 units per year which has been the historical growth rate over the past few years. If the plan is approved, then this draws the line for no more comprehensive permits and growth going forward will be paced at 60 units per year.

Mike Twohey stated that if one developer comes in and proposes 60 units all in one proposal, then the town is not addressing the housing needs areas which have been identified in the plan. Mr. Lachowicz stated that the chart on page 48 shows proposed types of developments for the town to consider and this can be modified to show what Smithfield desires.

Ed Alves stated that at the last meeting there was some discussion about getting behind the Housing Authority and Gemini and this chart does not reflect it showing only 30 units intended to be built through the housing authority. Mr. Lachowicz said that other areas including non-profit elderly, non-profit family, and non-profit homeownership could all be achieved through Gemini. Mr. Lachowicz stated that the town should establish an advisory board, create a trust fund, and get some experience in doing non-profit development and these numbers can then be amended.

The Goals and Objectives on page 49 took into consideration the results of the town Summit report and town survey report. Mr. Lachowicz stated that what people were saying is that they don't want high-rise apartment projects and want small scale housing structures within existing neighborhoods. That's why he is recommending instituting a housing advisory board to really get into the nitty-gritty of associated costs, grants and existing non-profit housing developers.

Goal H-4a identifies proposed sites for construction of new affordable housing development. Mike Flynn asked how Table 22 which lists possible sites for a multi-family floating zone would work and Mr. Lachowicz replied that if a parcel on that list comes in for development then they would be required to go for a zone change and depending on the type of housing proposed, the town can approve it or not. If a property is not on the list then the applicant would need an amendment to both the comprehensive community plan as well as a zone change.

Richard Poirier asked if a zoning bonus could be applied town-wide and then no one neighborhood would feel they were being targeted. Mr. Poirier doesn't like the idea of listing specific parcels.

Al LaGreca commented that he looks at it other way, that if the town chooses the sites then it is assured that the multi-family projects get put where the town wants.

Mr. Lachowicz agreed that although it is tough to identify sites, Handbook 16, which provides guidelines for creating the housing plan from Statewide Planning, states that the plan should allow for identifying types and number of housing units in specific sites. Ron Manni agreed that he thinks identifying properties in a list is the way to go.

Mr. Lachowicz stated that a housing ordinance must be created to specify density in the “floating zone”- If you want to give density bonuses, what is the town getting in return?

Ed Alves stated that on page 58 under policy H-4b provides for high density incentives for low impact developments and low density for high impact.

Mr. Alves also stated that although the town will have a building cap of up to 60 units, it can give priority to projects with affordable units. Al LaGreca asked how close to the cap does the town have to stick and Mr. Alves replied that that depends how it is drafted.

Mr. Lachowicz stated that there are provisions where there is a special condition where developers can’t take permits all at once but can bank them (i.e., 100 units spread out over a couple years).

Mr. Lachowicz went on to present Goal H-5a – to establish a housing advisory board and H-5b – create an affordable housing trust fund. The housing advisory board should be a council-appointed board consisting of builders, bankers, real estate professionals to supplement the housing authority. Mr. Lachowicz suggested putting Housing Authority members on the board and allocating money towards it.

The final goal is suggestions for changes to be made at the state level; particularly with regard to the Low/Moderate Income Housing Act.

Russ Marcoux asked what the timeline is for approval and was told roughly 165 days but they have been approved sooner.

Mike Twohey suggested defining the words “affordable” and “subsidized” in the plan as defined by the statute.

Mr. Lachowicz closed by stating he will accept changes through Amrita Hill and will then make the plan consistent with the entire comprehensive plan and he stated that he will hopefully get something back to the committee in early January.

The meeting closed at 8:05p.m.

Respectfully submitted,

Donna A. Corrao

APPENDIX F

APPENDIX F – New and Pending Subdivision in the Town of Smithfield

Appendix F - New Subdivisions in the Town of Smithfield, Rhode Island, 1992 – 2003.

	Name of Project	Last Name of Developer	Primary Plat #	Primary Lot #	# of Lots/Units	Size in Acres	Type of Project	# of St. Cons.	Date of Final Approval	Date of Recording
1	Greenlake Dr.	Buonaccorsi	5	42			Sub-Div		2-Mar-81	
2	Mapleville Highlands/Phase I	Calcagni	47	58 79	6	5+	Div. Of Land		4-Oct-85	5-Jun-97
3	Austin Avenue	Moore	44	23	3	7+	Div. Of Land		2-Jun-86	19-Dec-97
4	Mann Sch. Rd.	Connors Farm/Phase 4	47	36	9	14+	Div. of Land	1	2-Oct-89	20-May-92
5	Mann Sch. Rd.	Connors Farm/Phase 3	47	36	13	77+	Div. of Land		2-Oct-89	28-Sep-92
6	Mann Sch. Rd.	Connors Farm/Phase 2	47	36	12	26+	Div. of Land		1-Feb-90	22-Feb-93
7	Limerock Farm/Phase IB		45	77	4	4+	Sub Div	2	10-Sep-90	10-Feb-92
8	Dean Ave./ Hazel Dr.	Venditelli	30	1	2	1+	Div. of Land		12-Jul-93	
9	Lark Ind. Pkwy	Lark Dev. Corp	43	11	2	9+	Div. of Land	1	11-Jul-94	6-Apr-92
10	Pleasant View Ave./AppleTree Lane	Cuculo	7	1	2	21+	Div. of Land		9-Jan-95	
11	Esmond St. Ursula Road	Allied Real Estate	29	66	3	7+	Minor Sub-Division		3-Apr-95	13-Sep-95
12	Oakdale Acres	golden/sleboda	24	79	6	6+ _	Sub-Division		22-Jun-95	
13	Rollingwood Acres	Despres	45	63	1	8+	Sub-Div		2-Aug-95	
14	Harris Road	Harris	45	10, 11	2	9+	Div. of Land		7-Aug-95	
15	Rocky Hill Rd. Hanton City Rd. Reservoir Rd.	Despres	48	11	5	35+	Minor Sub-Division		6-May-96	10-Dec-96

Appendix F - New Subdivisions in the Town of Smithfield, Rhode Island, 1992 – 2003.

	Name of Project	Last Name of Developer	Primary Plat #	Primary Lot #	# of Lots/Units	Size in Acres	Type of Project	# of St. Cons.	Date of Final Approval	Date of Recording
16	Swan Road	Matteo	47	77	2	54+	Minor Sub-Division		8-Jul-96	19-Jul-96
17	Harris Road	Harris Baker	45	40 40D	2	51+	Minor Sub-Division		14-Jul-97	29-Aug-97
18	Stillwater Rd., Washington Highway, Hanton City Rd	Bel-Air Realty, LLC	46	91	2	10+	Minor Sub-Division		8-Sep-97	14-Jun-00
19	Ridge Road	Granger	42 45	125 127	3	56+	Minor Sub-Division		19-Sep-97	19-Sep-97
20	Austin Ave.	K. K. Moore	11	23	3	2+	Minor Sub-Division		6-Oct-97	19-Dec-97
21	Old County Rd	Corey	34	22	2	2+	Minor Sub-Division		7-Jan-98	15-Jan-98
22	Austin Ave.	Pagliarini Construction	44	18	2	3+	Minor Sub-Division		13-Sep-99	5-Oct-99
23	Burlingame Road	Shipman	50	19	2	28+	Minor Sub-Division		13-Sep-99	18-Oct-99
24	Village in the Woods/Phase II	L.K.A. Assoc.	44	107	22	27+	Condominium			28-Jan-92
25	Limerock Farm/Phase II		45	77	2	15+	Sub Div			28-Sep-92
26	Lakeside at Autumn Run Condominiums/Phase I	Lakeside at Autumn Run	46	167	6		Condominium			10-Aug-93
27	Lakeside at Autumn Run Condominiums/Phase II	Lakeside at Autumn Run	46	167	10		Condominium			27-Sep-93
28	Mountaindale Estates		43	34	10	13+	Sub-Div	2		11-Mar-94

Appendix F - New Subdivisions in the Town of Smithfield, Rhode Island, 1992 – 2003.

	Name of Project	Last Name of Developer	Primary Plat #	Primary Lot #	# of Lots/Units	Size in Acres	Type of Project	# of St. Cons.	Date of Final Approval	Date of Recording
29	Farnum Court Condominiums		2	1B	6		Condominium			29-Jul-94
30	Lakeside at Autumn Run Condominiums/Phase III-A	Lakeside at Autumn Run	46	167	6		Condominium			3-Oct-94
31	Lakeside at Autumn Run Condominiums/Phase IV	Lakeside at Autumn Run	46	167	12		Condominium			10-May-95
32	Pineridge Estates/Phase 2		46	6	17		Sub Division			12-Dec-95
33	Faith Hill	Carlson	45	61A,73,75	20	59+	SubDivision	2		2-Jan-96
34	Orchard Meadows	Simonelli	45	79,79A,80&80A	94	46+	Condominium			23-Jan-96
35	Hunters Knoll		42	97C,98A	15	22+	Sub-Division			14-May-96
36	Clark Rd.	Perrotta	45	77	2	21+	Minor Sub-Division			9-Feb-98
37	Putnam Pk.	Pilkington	4	12	2	68	Sub-Div			13-Aug-99
38	Williams Rd.	B&F Associates	46	19	13	40+	Sub-Division			26-May-00
39	Clarence Thurber Blvd.	Scotti	46	6C	2	7+	Sub Division			21-Aug-00
40	Farnum Pike	McGinn	46	141A	2	2+	Minor Sub-Division			7-Sep-00
41	Deerhill Estates	Mendes	46	68	9	6+	Sub-Division			11-Sep-00
42	Burlingame Road	Calcagni	50	18	3	24+	Minor Sub-Division			24-Oct-00
43	Arrow Head Trail	Bowden	13	129, 135A	2	0.6	Minor Sub-Division			3-Jan-01
44	Log Road	Flanders	50	45A	2	97+	Minor Subdivision			15-Feb-01
45	Log Road	Harrison	50	45	2	20+	Minor Sub-Division			23-Feb-01

Appendix F - New Subdivisions in the Town of Smithfield, Rhode Island, 1992 – 2003.

	Name of Project	Last Name of Developer	Primary Plat #	Primary Lot #	# of Lots/Units	Size in Acres	Type of Project	# of St. Cons.	Date of Final Approval	Date of Recording
46	Whipple Rd.	Sleboda	42	18	3	80+	Subdivision			4-Apr-01
47	Beverly Circle	Conaty	6	189,190	3	0.26				13-Apr-01
48	Hunters Knoll	Sylvester	42	97B& 190	3	2+	Subdivision			19-Jun-01
49	Capron Rd.	Capron Development	46	117	5	22+	Subdivision			18-Jul-01
50	Old County Road	Pari	33	10	2	4+	Subdivision			30-Aug-01
51	Old Forge Road	Ottaviano	49	140	2	2+	Subdivision			23-Oct-01
52	Ridge Road	Conaty	21	9	2	2+	Subdivision			10-Apr-02
53	Stillwater Road	Guertin	46	95	3	14+	SubDivision			7-May-02
54	Mountaindale Road	Connetti	31	31, 31B	3	4+	Subdivision			20-May-02
55	Washington Highway & Hanton City Trail	Bel-Air Realty, LLC	46	90	4	14+	Subdivision			2-Jul-02
56	Douglas Pike	Ciotola	42	23	2	48+	Subdivision			3-Jul-02
57	Burlingame Road	Struglia	50	77	2	50+	Subdivision			31-Jul-02
58	Ridge View Estates	Simonelli	42	47,83	6	16+	Subdivision			13-Aug-02
59	Mapleville Highlands	Calcagni	47	61	1	3+	Minor Sub-Division			30-Aug-02
60	Haven Street	Falcone	39	15A	2	1+	Subdivision			3-Sep-02
61	The Lakes Adult Resort/Phase III		44	5		1+	Condominium			8-Oct-02
62	Villages of Summerfield		42		125		Condominium			8-Oct-02
63	Rocky Hill Rd. Auxiliary Rd.	Trahan	48	24D	2	5+	SubDivision			16-Oct-02
64	Wolf Hill Rd.	Maltais	33	20	3	2+	Subdivision			18-Oct-02
65	Alexander's Cedars	Brown	47	170	2	4+	Minor Sub-Division			6-Nov-02

Appendix F - New Subdivisions in the Town of Smithfield, Rhode Island, 1992 – 2003.

	Name of Project	Last Name of Developer	Primary Plat #	Primary Lot #	# of Lots/Units	Size in Acres	Type of Project	# of St. Cons.	Date of Final Approval	Date of Recording
66	Waterfront Townhouses of Smithfield	Waterman Townhouses, LLC	23	1A	8	1+	Condominium			20-Nov-02
67	Douglas Pike	Clark	49	118C	3	6+	Minor Subdivision			11-Dec-02
68	Whipple Rd.	Sleboda	42	14	3	20+	Minor Subdivision			12-Dec-02
69	Burlingame Road	Shipman	47	24	2	70	Sub Division			13-Mar-03
70	Maplecrest Dr.	Cascione	9	14	2	1	Sub Division			29-Apr-03
71	Stillwater Road	Farr	46	99	3	6+	Minor Subdivision			29-Apr-03
72	Sebille Road	Varr	31	33	2	3	Minor Sub Division			12-May-03
73	Lake View Estates	Simonelli	45	19	7	14+	Sub-Division			4-Aug-03
74	Apple Valley Estates	Paxson	43	119	29		Condominium			
75	Limerock Farm/Phase I		45	77	7	19+	Sub-Div			
TOTAL RECORDED NEW UNITS					551					

Note: 318 condominium units; 233 single family

Source: Town of Smithfield Planning Department, 2003

Appendix F (continued) - Pending Subdivisions in the Town of Smithfield, Rhode Island, 2000 – 2003.

Name of Project	Name of Street	Last Name of Developer	Primary Plat #	Primary Lot #	# of Lots/Units	Size in Acres	Type of Project	Date of Final Approval	Date of Recording
Swan Road	Swan Rd.	Conti/Paris	46	5,296,297	8	18	Sub Division		
Stillwater Rd.	Stillwater Rd.	Forte	46	96	4	19	Sub Division		
Thurber Blvd.	Thurber Blvd.	Clark	46	94	3	14	Sub Division		
Tarklin Road	Tarklin Road	Mansi	47	91	3	43	Sub Division		
Old County Rd.	Old County Road	LaGreca	34	94	3	5	Sub Division		
Swan Road	Swan Rd.	Matteo	47	77	2		Sub Division		
Greenville Terrace	Smith Ave.	Campanelli	44	70	31	72	Sub Division		
Austin Ave.	Austin Ave.	Lockwood	47	53	2	29	Sub Division		
West Greenville Road	West Greenville Road	Knight, Jr.	44	82	47	43+	condominiums		
The Oaks at Harris Road ⁽¹⁾	Harris Road	Smithfield Hills, LLC	45	92	144		apartments		
Cardinal Hill ⁽¹⁾	Douglas Pike	Crown Properties	42	113, 161 164, 165	46		condos/apts.		
Blenheim Gardens ⁽¹⁾	Putnam Pike	Churchill & Banks	30 28 35	29,30,30 a,20 66a 21,13,20	336		Apartments		
Capron Rd.	Capron Rd.	Carlton	46	118	2	56+	Sub Division	8-May-00	
Burlingame Estates	Burlingame Road		49 50	6b,161,1 61a 50,51	48	138+	Sub Division		

Appendix F (continued) - Pending Subdivisions in the Town of Smithfield, Rhode Island, 2000 – 2003.

Name of Street	Last Name of Developer	Primary Plat #	Primary Lot #	# of Lots/Units	Size in Acres	Type of Project	Date of Final Approval	Date of Recording	
Mowry's Corners Commons	John Mowry Rd.	MonTareo	43	10	4	8+	Sub Division		
Log Road	Log Road	Castle Point	50	43	2	57+	Minor Sub Division	24-Jul-03	
Burlingame Road	Burlingame Road	Calcagni	50	77	6	45+	Sub Division		
Sprague Village	Austin Ave.	Simonelli	44 47	22c 56a, 57	33	91+	Sub Division	27-Mar-03	
Hidden Valley	Tarklin Road	Meehan	47	67	5	14+	Sub Division	24-Oct-02	
Bayberry Rd.	Bayberry Rd.	Machala	50	24	5	47	Sub Division		
Country Glen of Smithfield ⁽¹⁾	Geo. Washington Highway (Rte 116 at W. Reservoir Rd.)	West Reservoir, LLC	48 49	2 96	420		Apartments		
High Ridge Estates ⁽¹⁾	Ridge Road	Patriot Homes	23 42 22	61 125, 125A 30	60		Single Family Homes		
TOTAL PENDING UNITS					1,236				

Source: Town of Smithfield Planning Department, 2004

Notes: (1) - Comprehensive Low/Moderate Income Housing Permits = 1,006 total units

APPENDIX G

Appendix G - TOWN OF SMITHFIELD, RI - PROPOSED AMENDMENTS TO THE COMPREHENSIVE COMMUNITY PLAN and PROPOSED AFFORDABLE HOUSING PLAN, ADOPTED - August 10, 2004, and REVISED – March 28, 2005

NOTE: New language is indicated in *bold italics*. Deleted language is indicated as a ~~strikethrough~~.

ITEM 1. AMEND THE PREFACE AS FOLLOWS:

Page iv – Add the following new paragraph:

Low and Moderate Income Housing Plan

In 2004, the Town amended this Comprehensive Plan to provide for a Low and Moderate Housing Plan. This Low and Moderate Income Housing Plan was prepared to address the provisions of the Rhode Island Low and Moderate Income Housing Act (RI General Laws, 45-53) and is incorporated into the Housing Element as further provided herein.

* * *

ITEM 2. AMEND CHAPTER I – POPULATION CHARACTERISTICS AS FOLLOWS:

Page I-12 – Add the following new sentence at the end of the section entitled Population Growth Issues: *A current discussion of population and housing characteristics based on the 2000 Census is provided in Section 4.0 of the 2005 Low and Moderate Income Housing Plan.*

* * *

ITEM 3. AMEND CHAPTER II - LAND USE ELEMENT AS FOLLOWS:

Page II-3 – Amend the Vision Statement in Section II-3 as follows:

Allow a planned growth in population with provision for supporting adequate ~~residential~~, commercial, industrial, recreational and community facilities while providing for open space. *Provide residential areas consistent with long-range land use and growth management policies and upon housing need.* Land use allocations would be evaluated on the land's capability for development, present use, impact of present or future use on natural and cultural resources, *impact on public services and facilities*, and compatibility of land uses in and around the area.

Page II-3 – Amend Section II.3 Vision and Goals by deleting the existing Policy LU-2a and replacing it with a new Policy as follows:

Policy LU-2a - ~~Strive to achieve equity between the costs and benefits of new development. The Town will adopt and implement a growth management program that provides for residential growth at a rate that is within the ability of the Town to provide essential public services and facilities.~~

Add the following new Policy LU-2b as follows: ***Policy LU-2b – Provide opportunities for the development of affordable housing in accordance with the Town’s adopted land use, housing and growth management policies.***

Add the following new Policy LU-3b as follows: ***Policy LU-3b – Locate new affordable housing in areas consistent with the Land Use Plan, and in a manner that is compatible with surrounding land uses, with the natural environment and with available services and facilities.***

Page II-4 – Add the following new Policy LU-5b as follows: ***Policy LU-5b – Develop land use policies for new affordable housing within existing village development patterns and in areas served by public water and sewers as shown on the Land Use Plan Map.***

Page II-19 – Add the following title to the section beginning on Page II-19:: ***II.7 Future Land Use Plan***, and renumber Section II.7 as Section II.8 – ***Implementation Actions***.

Revise the second paragraph of II.7 Future Land Use Plan and also add the following new paragraphs as follows:

From the ***pre-1991*** buildout analysis, ~~there is~~ ***it was determined that there were*** 0 acres available for multifamily housing under ***then***-current zoning. The future land use map reflects the increase in residential High-Density areas. The expansion of areas zoned Planned Development and Multi-family will allow for higher densities of single and multifamily dwellings. The focus areas for maintaining high densities lie generally within the Greenville and Georgiaville/ Esmond areas. Existing multi-family areas are located more in the Georgiaville/ Esmond area of Town. The area currently zoned Multi-family in the Esmond/ Georgiaville area is enlarged on the future land use map.

Since 1991, the Town has rezoned certain parcels in order to create additional areas for the development of higher density housing. As shown on the Future Land Use Plan (Figure 2-3), these R-20M districts are indicated in the Residential High Density land use category as “Multi-Family”. The 2005 Low and Moderate Income Housing Plan found that in 2001, the R-20M district had limited potential for expansion of future multifamily housing, primarily because it provided a relatively low density of 2 units per acre, and that very little vacant developable land was left in this zoning district.

This issue was addressed by the Town during 2005, as part of its Low and Moderate Income Housing Plan. This Plan identified several areas of Town where affordable housing could be developed in a range of residential densities that were consistent with the type of housing being created. These areas are shown on Map 2 of the 2005 Low and Moderate Income Housing Plan entitled Proposed Location of Future Affordable Housing Potential Sites for future Low and Moderate Income Housing Development. This Figure supplements, but does not replace the current Future Land Use Plan (Figure 2-3 of this Land Use Element). The purpose of Proposed Location of Future Affordable Housing Potential Sites for future Low and Moderate Income Housing Development map is to provide guidance in rezoning specific parcels of land that will be reserved for affordable housing. As part of this affordable housing strategy, the Town will amend

its Zoning Ordinance to create a new floating zone specifically designed for affordable multifamily or other types of housing. Upon adoption of this new zone, applicants seeking to construct affordable housing can apply to the Town Council for zoning approval in accordance with procedures and guidelines to be incorporated into the new ordinance.

For other types of land use, including residential land uses that do not provide affordable housing, the provisions and guidelines of the Future Land Use Plan Map (Figure 2-3) will apply.

Page II-21 – Amend Action LU-6 as follows:

Action ~~LU-6~~ **LU-6a.** Relate the location of residential developments and neighborhoods to employment and commercial centers, community facilities and services, and transit corridors.
Action LU-6b. *Direct the location of affordable housing developments to those areas, and according to the guidelines provided in the 2005 Low and Moderate Income Housing Plan.*

Page II-21 – Amend Action LU-13 as follows:

~~Action LU-13 Amend Zoning Ordinance in accordance with recommendations of Zoning Review and Assessment. 1990 in regard to multifamily dwellings, as follows:~~

- ~~i. Consider rezoning more areas of the Town for multifamily development.~~
- ~~ii. Permit by right instead of by special exception, multifamily dwellings in the Multifamily District.~~
- ~~iii. Increase density in Multifamily District. Two units per acre is unduly restrictive.~~

Amend the Zoning Ordinance to establish a new floating zone for multifamily and other types of affordable housing as provided in the 2005 Low and Moderate Income Housing Plan.

Following Page II-28 – Replace Figure 2-3 entitled Future Land Use Plan with the attached new Figure 2-3 Future Land Use Plan dated **January 2004**.

ITEM 4. AMEND CHAPTER III - HOUSING ELEMENT AS FOLLOWS:

Page III-1 – Amend the introductory paragraph as follows:

“Shall consist of identification and analysis of existing and forecasted housing needs and objectives including programs for the preservation, improvement and development of housing for all citizens. The housing element shall enumerate local policies and implementation techniques to provide a balance of housing choices, recognizing local, regional and statewide needs for all income levels and for all age groups, including, but not limited to, the affordability of housing. The element shall identify specific programs and policies for inclusion in the implementation program necessary to accomplish this purpose.” - Rhode Island Comprehensive Planning and Land Use **Regulation** Act.

Page III-1 – Amend Section III.1 entitled Introduction as follows:

III.1 INTRODUCTION

The comprehensive planning process involves an analysis of existing conditions, projections of future needs based on trends, issues identification, establishment of goals and policies, and finally recommendations and implementation. The Comprehensive Planning and Land Use Regulation Act requires that the Comprehensive Plan reflect its goals, objectives and policies for housing, as well as other elements. ~~At a minimum, the Town’s housing policies must address the following~~ ***Consistent with this Act, the Housing Element must establish goals and policies that will::***

- ~~_____~~ * ~~Upgrading deteriorating and substandard housing;~~
- ~~_____~~ * ~~Providing new housing opportunities geared to the needs of all elements of the~~
~~_____~~ ~~population;~~
- ~~_____~~ * ~~Identifying steps to enhance the affordability of housing and identifying _____ resources to~~
~~_____~~ ~~be used in this regard;~~
- ~~_____~~ * ~~Identifying resources and steps designed to achieve housing goals and implement~~
~~_____~~ ~~housing policies;~~
- ~~_____~~ ~~Specific steps to enhance housing affordability;~~
- ~~_____~~ ~~Municipal agencies responsible for housing;~~
- ~~_____~~ ~~Code and Ordinance changes and innovations to encourage achievement _____~~
~~_____~~ ~~of housing goals;~~
- ~~_____~~ ~~Public and private resources to be utilized in achievement of housing _____~~
~~_____~~ ~~goals;~~
- ~~_____~~ ~~Sites for housing development (location and types);~~
- ~~_____~~ ~~Potential conversion of existing structures to housing use; and,~~
- ~~_____~~ ~~Financial strategies to be developed for housing.~~

- *Inventory and analyze existing housing stock, including its age, condition, type, location, occupancy and cost (rent and sales) using the most recently available data;*
- *Identify, based upon demographic and socio-economic analysis and projections used in the plan, and market conditions and trends, the unmet housing needs of the existing and future population. Attention will be given to all segments of the housing market (renters, homeowners, elderly, low and moderate income, large families, the homeless, and special-needs persons and groups) and must be considered, with particular attention to the relationship of needs to costs (affordability) from the housing stock inventory and analysis. The most recently available data should be utilized. Housing needs should be identified from the local and regional perspective.*
- *Establish goals and policies that will:*
 - *Upgrade deteriorating and substandard housing;*
 - *Provide new housing opportunities geared to the needs of all segments of the population; and*
 - *Address the documented need for affordable housing opportunities*
- *Identify resources and actions designed to achieve the housing goals and implement housing policies established by the element, including:*
 - *Municipal agency responsible for housing;*
 - *Code and ordinance changes and innovations to encourage achievement of housing goals,*
 - *Public and private resources to be utilized in achievement of housing goals;*
 - *Sites for housing development (locations and types);*
 - *Potential conversion of existing structures to housing use; and*
 - *Financial strategies to be developed for housing.*

The implementation program for housing must cover a minimum period of five years, and municipalities are encouraged to project this program to a long-range period of typically twenty years.

In 2005, the Town amended this Comprehensive Plan to provide for an Low and Moderate Income Housing Plan. This Low and Moderate Income Housing Plan was prepared to address the provisions of the Rhode Island Low and Moderate Income Housing Act (RI General Laws, §45-53) and is incorporated into the Housing Element as further provided herein. Specifically, the Low and Moderate Income Housing Plan addresses the requirements for such a plan as described in guidelines provided by the Rhode Island Statewide Planning Program in Handbook 16⁵⁰.

Pages III-1 to III-3 – Amend Section III.2 entitled Vision and Goals by amending Goals H-1, H-2 and H-3 and their related Policy Statements, and by adding new Goals H-4, H-5 and H-6 as follows:

⁵⁰ Handbook on the Local Comprehensive Plan, Handbook 16, Statewide Planning Program, June 1989, update 2003.

Goal H-1

To maximize the quality, accessibility, variety of residential structures and neighborhoods.

Policy H - 1a

Stimulate development of a variety of housing, in terms of *type*, cost, size, location and design, to meet the broad range of needs and desires of homeowners and renters, and of all income groups and family sizes.

~~Policy H – 1b~~

~~Through public and private actions, and joint public/private efforts, work to increase the variety of housing options, including a range of types, sizes and costs.~~

Policy H - ~~1b~~ 1b

Support the activities of the Town's Housing Authority to increase its ability to serve its residents, with special emphasis upon meeting the needs of families and elderly citizens.

Policy H – 1c

Support the activities of the Gemini Housing Corporation and other area non-profit housing organizations.

~~Policy H – 1d~~

~~Develop ordinances and other land use regulations which are sensitive to issues of equal access to safe affordable housing while promoting sound development practices.~~

~~Policy H – 1e~~

~~Develop inclusionary and incentive zoning with the objective of providing at least 10 percent low or moderate income housing.~~

~~Policy H – 1f~~ H-1d

Maintain the number of subsidized housing units in Smithfield, and cultivate innovative subsidy programs and approaches for supplying more affordable housing. *Expand the number of subsidized housing units in Smithfield, in order for the Town to meet the housing needs of its present and future population.*

~~Policy H – 1g~~ H-1e

The Town's priority should be to meet the affordable housing needs of its local residents ~~and employees.~~

Policy H—~~1h~~ H-1f

Encourage and support optimum location of new housing in terms of its relationships to transportation, pollution control, water supply, education and other public facilities and services; employment opportunities and commercial and community services; adjacent land uses; and the suitability of the specific site for other land uses, including open space.

Policy H—~~1j~~ H-1g

Support the activities of the Smithfield Housing authority toward achieving a mix of affordable rental units which meet the different needs of local families *and individuals*.

Goal H-2

To promote a safe, sanitary and well-constructed housing stock through new construction and renovation of existing structures.

Policy H - 2a

Encourage and support the optimum use of existing housing stock, existing neighborhoods and existing structures suitable for residential use, in meeting housing needs, including rehabilitation of historic buildings for housing.

Policy H - 2b

Fully utilize governmental assistance programs and other available tools to ensure that the quality of the housing stock is maintained.

Policy H - 2c

Provide access to information regarding RIHMFC programs for home ownership.

Policy H - 2d

Encourage and support more efficient use of the State's natural, energy, fiscal and other resources, and public services and facilities in residential structures and in residential development patterns.

Goal H - 3

To encourage a safe and desirable neighborhood atmosphere.

Policy H - 3a

Encourage and support the protection and improvement of stable neighborhoods and areas.

Policy H - 3b

Support activities which seek to improve the quality of life and shelter opportunities for all local citizens.

Policy H – 3c

Integrate new affordable housing development into existing neighborhoods in a manner that will protect the character and value of these neighborhoods.

Policy H – 3d

Distribute new affordable housing developments throughout the Town on scattered sites, in scale with existing neighborhoods, and, except for small single family developments, where public water and sewer service is available.

Goal H-4 *To relate the location, density and nature of new housing to the Town's long-range land use and growth management policies.*

Policy H - 4a

Apply new zoning provisions (Policies H- 4b and H – 4c) to promote low and moderate income housing units to the properties list in the Plan (Table 23).

Policy H – 4b

Establish a new floating zone for multifamily housing.

Policy H – 4c

Draft and adopt a mandatory inclusionary zoning provision in the Zoning Ordinance.

Policy H–4d

Based on the comprehensive permit procedures provided in the Low and Moderate Income Housing Act, the Town will adopt specific methods and procedures for the review of low and moderate income housing applications.

Policy H-4e

***Work with non-profit and for-profit developers to rehabilitate existing housing
And adaptive re-use of nonresidential properties.***

Policy H-4f

Fund rehabilitation and improvements to the existing housing stock.

Policy H-4g

***Explore the feasibility of creating a local historic district to protect existing housing
units from demolition or inappropriate re-use.***

**Goal H-5: Create programs that actively support affordable housing opportunities
in Smithfield.**

Policy H – 5a

Form an Affordable Housing Advisory Board

Policy H – 5b

Create an Affordable Housing Trust Fund

**Goal H-6: Seek alternatives to the State’s Low and Moderate Income Housing Act as
a way of providing affordable housing.**

Policy H- 6a

Encourage the State to revise the Low and Moderate Income Housing Act as follows:

- ***Amend the definition of “low and moderate income housing” to include a wider range of housing types***
- ***Amend the minimum percentage of low and moderate income units required in order to be eligible to file for a comprehensive permit from the current twenty (20) percent of the total number of units.***
- ***Protections to ensure that municipalities are not overwhelmed by multiple comprehensive permit applications in a short period of time***
- ***Require developments that file for comprehensive permit applications to locate only in areas identified for such development in a community’s comprehensive plan***

- *Require all housing units filed as comprehensive permits to be subject to local impact fees and building permit quota systems, if enacted locally.*

Page III-22 – Section III.10 entitled Implementation Actions is amended by adding the following new paragraph:

Affordable Housing Action Plan

As part of the 2005 Low and Moderate Income Housing Plan, the Town reviewed the Implementation Actions presented in this Section of the Housing Element. Each of the implementation actions listed herein were reviewed to determine what progress had been made by the Town in implementing its stated housing policies. As described in Section 3.0 of the Low and Moderate Income Housing Plan, the Town has completed several actions and accomplished many of its stated goals. There are, however several actions that need to be continued, and new programs that need to be initiated in order to address the need to provide affordable housing in the Town.

As an update to this Housing Element, the Town incorporates the 2005 Low and Moderate Income Housing Plan by reference. Where inventory data presented in this Comprehensive Plan is superseded by more recent data in the Low and Moderate Income Housing Plan, the more recent data will apply. Where Implementation Actions H-1 through H-29 are modified or amended by the Low and Moderate Income Housing Plan, the provisions of the Low and Moderate Income Housing Plan shall apply. In particular, Section 10.0 of the Low and Moderate Income Housing Plan entitled Implementing the Strategies provides updated housing policies, strategies, and the actions required in order to implement them. It further identifies an estimated timeframe during which the Town will address each action required, and, where possible, assigns responsibility for implementation to a municipal official, agency or other entity.

* * *

ITEM 5. AMEND CHAPTER V – NATURAL AND CULTURAL RESOURCES ELEMENT AS FOLLOWS:

Page V-2 – Add the following new Policy NR-1a to follow Goal NR-1:

Policy NR-1a

To provide land development controls for low / moderate income subsidized housing submitted as comprehensive permit applications, in a manner and at densities that do not adversely affect natural or cultural resources of the area.

Page V-47 – Add the following new Implementation Action to Section V.5 entitled Implementation Actions:

Action NR-70

Adopt planning and zoning policies that discourage low / moderate income subsidized housing to be submitted as comprehensive permit applications at densities that are incompatible with the natural capacity of the surrounding environment.

* * *

ITEM 6 AMEND CHAPTER VI – COMMUNITY SERVICES AND FACILITIES ELEMENT AS FOLLOWS:

Page VI-1 – Add the following new Goal CF-13:

To provide land development controls for low / moderate income subsidized housing submitted as comprehensive permit applications, in a manner and at densities that will not adversely impact municipal services, facilities and infrastructure.

Page VI-60 – Add the following two new Implementation Actions to Section VI.11 entitled Implementation Actions:

Action CF-68

Adopt planning and zoning policies that discourage low / moderate income subsidized housing from being submitted as comprehensive permit applications at densities that place burdens on the Town's ability to provide public services, facilities and infrastructure.

Action CF-69

Locate low / moderate income subsidized housing in areas of the Town that are provided with public water, sewers, transportation and other municipal services, facilities and infrastructure essential to serve the needs of future residents.

* * *

ITEM 7 AMEND CHAPTER VII – RECREATION, CONSERVATION AND OPEN SPACE ELEMENT AS FOLLOWS:

Page VII-3 – Add the following new Policy RC-1H to follow Goal RC-1:

Policy RC-1h

To provide land development controls for low / moderate income subsidized housing submitted as comprehensive permit applications, in a manner and at densities that do not place burdens on recreation resources, destroy natural and scenic landscapes, or contribute to significant loss of open space.

Page VII-54 – Add the following two new Implementation Actions to Section VII.8 entitled Implementation Actions:

Action RC-32

Locate low / moderate income subsidized housing in areas of the Town that are served by public recreational facilities.

Action RC-33

Require developers of low / moderate income subsidized housing to provide sufficient open space and passive recreation facilities on the site of the proposed housing development that are suitable for the needs of the future residents.

* * *

ITEM 8 AMEND CHAPTER VIII – CIRCULATION ELEMENT AS FOLLOWS:

Page VIII-19 - Add the following Implementation Action to Section 8.13 entitled Implementation Actions:

Action C-25

Encourage low / moderate income subsidized housing to be located in areas of the Town that are served by public transportation. Design these developments to provide principal access on major streets and highways and discourage traffic from adjacent neighborhoods and residential streets.

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ITEM 9 AMEND CHAPTER 9 – IMPLEMENTATION PROGRAM AS FOLLOWS:

Page IX-2 – Add the following new paragraphs:

Low and Moderate Income Housing Plan

In 2005, the Town amended this Comprehensive Plan to provide for a Low and Moderate Income Housing Plan. This Low and Moderate Income Housing Plan was prepared to address the provisions of the Rhode Island Low and Moderate Income Housing Act (RI General Laws, 45-53) and is incorporated into the Housing Element of this Plan as further provided herein. As part of the Low and Moderate Income Housing Plan, detailed recommendations were made regarding implementation of affordable housing strategies. These implementation measures are summarized in Section 10.0 of the Affordable Housing Plan. Where recommended actions provided in this Chapter conflict with the recommendations and implementation actions of the Low and Moderate Income Housing Plan, the provisions of the Housing Plan shall apply.

On August 10, 2004, the Town amended the Comprehensive Plan to make the provisions and recommendations of the Low and Moderate Income Housing Plan consistent with each Element of the Comprehensive Plan. Specifically, the following Implementation Actions are amended in the Low and Moderate Income Housing Plan:

LU-6b (new)

LU-13 (deleted and replaced)

H-1 through H-29 (modified by Low and Moderate Income Housing Plan)

NR-70 (new)

CF-68 and CF-69 (new)

RC-32 and RC-33 (new)

C-25 (new)